Council of Better Business Bureaus

Annual Inquiry and Complaint Summary—1992

COUNCIL OF BETTER BUSINESS BUREAUS
ANNUAL INQUIRY AND COMPLAINT SUMMARY - 1992

Introduction . . . . . Page 1

Table I . . . . . Page 2
Business groups ranked by inquiries
(company reports requested)

Table II . . . . . Page 3
Business groups ranked by complaints presented

Table III . . . . . Page 4
Business groups and their sub-categories
(inquiries, complaints and settlement indices)

Table IV . . . . . Page 9
Total Activity by Type of Business

Table V . . . . . Page 16
Total Complaint Activity by Settlement Rate

Table VI . . . . . Page 23
Definitions of "closed" complaints and
methodology for "settlement index"

The Council of Better Business Bureaus (CBBB) promotes ethical standards of business practices and protects consumers through voluntary self-regulation and monitoring activities. The CBBB is supported through the membership of private business; it is not a government agency and is not supported by tax dollars.

CBBB members include major businesses, and more than 166 Better Business Bureaus in the United States (17 in Canada) which are supported by nearly 250,000 businesses nationwide. Programs include a self-regulatory mechanism to foster truth and accuracy in advertising; a mediation/arbitration service for resolving consumer-business disputes; an advisory service that sets standards for charitable organizations and distributes information on the programs, fund raising practices and finances of thousands of soliciting organizations; consumer information services and voluntary industry guidelines for advertising and selling products and services.

For more information contact the Public Affairs Department, CBBB, 4200 Wilson Boulevard, Arlington, VA 22203, (703) 276-0100.

INTRODUCTION

The Better Business Bureaus (BBBs) in the United States handled over 11.3 million consumer inquiries and complaints in 1992. Estimated from a statistically significant sampling of data* from local BBBs, the types and numbers of contacts were:

Total inquiries	**9,606,176**
Total complaints	**1,716,250**
Total consumer contacts	**11,322,426**

Most requests, almost 8 in 10, were pre-purchase inquiries from consumers: 6.7 million inquirers sought to check out the reliability of individual companies before making purchases or investments; others sought general counseling or BBB consumer education literature.

Company reports requested	6,747,276
General info/counseling	2,858,900
Total Inquiries	**9,606,176**

Consumer complaints include both formal complaints presented to companies for response and/or adjustment and other complaints handled through: counseling, referral to other appropriate agencies when the inquiry is outside the BBB's purview, or referral to a company for first consideration in cases where the consumer has not told management of the complaint.

Presented complaints closed	263,650
Counseling, referrals, etc.	1,452,600
Total Complaints	**1,716,250**

This report notes the major inquiry and complaint categories by type of business and includes numbers of inquiries and presented complaints. The report breaks down the types of businesses into broad categories. It also indicates percent of total activity each category represents, and the complaint settlement indices. The settlement indices in 1992 ranged from a high of 100.0% to a low of 16.0%. The overall settlement index for all presented complaints in 1992 was 65.6%.

In addition to complaints listed in this report, the BBB system assisted more than 89,111 consumers with automobile complaints through BBB AUTO LINE. This program helps automobile manufacturers improve customer relations by providing mediation and arbitration services to resolve consumer complaints.

*Figures are based on data projected from 95 BBBs covering 61% of the total population served by the BBB system.

Table I

BUSINESS GROUPS RANKED BY INQUIRIES

	Total Reports Requested (Projected)	Rank Inquiries	Percent of Activity	Total Complaints Presented (Projected)	Rank Complaints	Percent of Activity
Home Improvement Companies	904,820	1	13.38%	32,980	2	12.84%
Financial Services	546,070	2	8.08%	9,640	8	3.75%
Service Firms (Except Auto)	464,213	3	6.87%	27,520	3	10.72%
Retail	442,678	4	6.55%	44,060	1	17.16%
Auto Repairs and Services	319,950	5	4.73%	24,990	4	9.73%
Credit/Credit Services	267,720	6	3.96%	4,910	12	1.91%
Franchise and Business Opportunities	267,540	7	3.96%	2,740	17	1.07%
Business Services	267,293	8	3.95%	7,650	10	2.98%
Travel/Vacation-Related Services	246,407	9	3.64%	10,310	7	4.01%
Ordered Product Sales	227,080	10	3.36%	21,590	5	8.41%
Personal and Professional Services	190,030	11	2.81%	7,960	9	3.10%
Vehicle Dealers	180,570	12	2.67%	17,510	6	6.82%
Soliciting/Charitable/Membership Organizations	175,650	13	2.60%	700	22	0.27%
Sweepstakes, Contests and Games (not for charities)	116,630	14	1.72%	580	23	0.23%
Educational Institutions/Schools	116,350	15	1.72%	1,050	21	0.41%
Real Estate Sales and Services	106,520	16	1.58%	4,630	13	1.80%
Home Builders and Manufacturers	104,290	17	1.54%	3,370	16	1.31%
Insurance	102,490	18	1.52%	1,550	20	0.60%
Health and Medical	101,110	19	1.50%	6,430	11	2.50%
Direct In-Home Sales	77,460	20	1.15%	3,700	15	1.44%
Manufacturers and Wholesalers	60,990	21	0.90%	4,540	14	1.77%
Food Sales and Services	37,100	22	0.55%	2,160	19	0.84%
Entertainment	33,620	23	0.50%	2,440	18	0.95%
Coupon Book Promotions	14,050	24	0.21%	220	24	0.09%

Table II

BUSINESS GROUPS RANKED BY COMPLAINTS

	Total Complaints Presented (Projected)	Rank Complaints	Percent of Activity	Total Reports Requested (Projected)	Rank Inquiries	Percent of Activity
Retail	44,060	1	17.16%	442,678	4	6.55%
Home Improvement Companies	32,980	2	12.84%	904,820	1	13.38%
Service Firms (Except Auto)	27,520	3	10.72%	464,213	3	6.87%
Auto Repairs and Services	24,990	4	9.73%	319,950	5	4.73%
Ordered Product Sales	21,590	5	8.41%	227,080	10	3.36%
Vehicle Dealers	17,510	6	6.82%	180,570	12	2.67%
Travel/Vacation-Related Services	10,310	7	4.01%	246,407	9	3.64%
Financial Services	9,640	8	3.75%	546,070	2	8.08%
Personal and Professional Services	7,960	9	3.10%	190,030	11	2.81%
Business Services	7,650	10	2.98%	267,293	8	3.95%
Health and Medical	6,430	11	2.50%	101,110	19	1.50%
Credit/Credit Services	4,910	12	1.91%	267,720	6	3.96%
Real Estate Sales and Services	4,630	13	1.80%	106,520	16	1.58%
Manufacturers and Wholesalers	4,540	14	1.77%	60,990	21	0.90%
Direct In-Home Sales	3,700	15	1.44%	77,460	20	1.15%
Home Builders and Manufacturers	3,370	16	1.31%	104,290	17	1.54%
Franchise and Business Opportunities	2,740	17	1.07%	267,540	7	3.96%
Entertainment	2,440	18	0.95%	33,620	23	0.50%
Food Sales and Services	2,160	19	0.84%	37,100	22	0.55%
Insurance	1,550	20	0.60%	102,490	18	1.52%
Educational Institutions/Schools	1,050	21	0.41%	116,350	15	1.72%
Soliciting/Charitable/Membership Organizations	700	22	0.27%	175,650	13	2.60%
Sweepstakes, Contests and Games (not for charities)	580	23	0.23%	116,630	14	1.72%
Coupon Book Promotions	220	24	0.09%	14,050	24	0.21%

Table III

1992 STATISTICAL SUMMARY OF ACTIVITY BY BUSINESS GROUP

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Home Improvement/Remodeling Companies	Rank 1	Rank 2	
Alarm Systems Dealers	48,070	1,060	77.4%
Awnings/Tents/Canvas	2,010	110	72.7%
Building Materials and Supplies	12,330	820	75.6%
Carpenters	5,130	230	43.5%
Chimney Services	12,540	230	56.5%
Drywall/Plastering Companies	2,650	100	50.0%
Electrical Contractors	14,930	620	64.5%
Fence Sales/Installation Services	15,230	520	65.4%
Handyman, General	5,790	280	46.4%
Heating Service Contractors	37,370	1,110	69.4%
Home Remodeling Contractors (general)	161,410	6,460	58.5%
Insulation Companies	8,060	110	63.6%
Itinerant (door-to-door) Workmen	3,010	30	33.3%
Kitchen/Bathroom Remodeling Companies	13,540	500	64.0%
Landscaping/Lawn Care/Tree Cutting	40,830	3,020	57.6%
Masonry/Cement/Surface Refinishing	13,810	590	47.5%
Painting/Wallpapering Contractors	22,990	1,340	44.8%
Paving Contractors	25,790	1,140	46.5%
Plumbing Contractors	32,300	1,840	62.0%
Porcelain/Fiberglass Refinishing Companies	4,710	100	50.0%
Porch and Patio/Deck Sales and Services	2,900	110	54.5%
Radon Testing/Servicing	1,810	50	80.0%
Roofing and Guttering Service/Sheet Metal	137,250	3,820	51.3%
Septic Tank Services/Installation	5,140	250	60.0%
Siding Contractors	36,150	1,100	67.3%
Solar Heating and Cooling	3,020	60	50.0%
Spa/Whirlpool Bath Sales and Service	8,550	400	65.0%
Swimming Pool Construction/Service/Supplies	33,270	1,180	64.4%
Water Conditioning Companies	21,020	810	69.1%
Waterproofing Companies	29,800	370	67.6%
Windows/Doors Installation and Service	55,190	1,750	65.4%
Other Home Construction/Remodeling	88,220	2,870	55.1%
Total Home Improvement Companies	904,820	32,980	59.3%
Percentage of Activity	13.38%	12.84%	

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Financial Services	Rank 2	Rank 8	
Banks	37,210	1,690	87.0%
Check Cashing/Guarantee Services	3,390	110	81.8%
Commodities Brokers and Dealers	3,660	60	50.0%
Consumer Finance and Loan Companies	37,240	1,320	76.5%
Credit Unions	3,170	160	81.3%
Debt Consolidation/Debt Management Services	9,630	120	66.7%
Financial Advisory Services/Business Consultants	32,930	350	45.7%
Financial Aid/Scholarship Companies	25,980	250	44.0%
Invention Marketing Companies	12,560	20	50.0%
Investment and Business Brokers/Dealers	18,840	150	40.0%
Loan Brokers/Advance Fee Brokers	114,160	2,000	20.0%
Lotteries (State, Local, Foreign)	10,040	10	100.0%
Mortgage and Escrow Companies	103,910	1,670	76.0%
Oil and Gas Leases and Lotteries	1,360	20	50.0%
Other Financial Institutions	3,030	160	75.0%
Ponzi Schemes/Chain Letters	1,970		
Pyramid Companies	4,920		
Savings and Loans	5,370	160	75.0%
Securities Brokers and Dealers	11,550	90	77.8%
Unclaimed Funds Retrieval Services	28,520	130	23.1%
Other Financial/Investment Companies & Services	76,620	1,170	65.8%
Total Financial Services	546,070	9,640	60.4%
Percentage of Activity	8.08%	3.75%	
Service Firms (Except Auto)	Rank 3	Rank 3	
Air Conditioning Services/Equipment	68,330	1,960	65.8%
Appliance Repair	25,640	2,710	60.1%
Carpet/Upholstery Cleaning	53,830	3,670	32.7%
Cleaning/Janitorial Services	12,300	410	61.0%
Dry Cleaning/Laundry Companies	20,530	5,500	58.4%
Employment Services/Temporary Agencies	91,280	1,070	58.9%
Entertainment Services (e.g., DJ's)	3,610	320	53.1%
Exterminating Services	50,120	1,460	71.9%
Funeral Directors	4,360	230	52.2%
Funeral Related Services	5,950	360	61.1%
Mobile Home Services	4,500	260	46.2%
Moving/Storage Companies	42,860	2,230	61.4%
Pet Services (Grooming, Training, Boarding)	3,570	340	67.6%
Refuse/Trash Removal Services	2,750	240	75.0%
Rental Companies (furniture, TVs, etc.)	3,310	290	69.0%
Telephone Companies (local and long-distance)	16,290	1,120	77.7%
TV/Stereo/Radio/VCR Servicing Establishments	23,720	2,450	61.6%
Upholstery Companies	10,633	1,860	58.1%
Utility Companies (electric/gas/water)	5,620	600	78.3%
Video Services (e.g. taping weddings, etc.)	3,170	170	76.5%
Services, Other	105,810	4,940	58.9%
Total Service Firms (Except Auto)	464,213	27,520	62.1%
Percentage of Activity	6.87%	10.72%	

Table III, continued

Summary of Activity by Business Group

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Retail	Rank 4	Rank 1	
Antique Shops	2,020	190	52.6%
Apparel and Accessory Shops	8,950	1,490	63.1%
Appliance Stores (Sales)	28,360	3,060	67.0%
Art Galleries	1,700	150	46.7%
Book Stores	1,150	150	60.0%
Bridal Salons	6,130	400	62.5%
Buying Clubs/Group Purchasing Organizations	31,220	590	71.2%
Camera Shops	2,110	280	60.7%
Catalog Show Room Merchandisers	1,910	120	75.0%
Computer Sales/Service	48,680	2,080	58.2%
Department Stores	14,670	2,780	84.5%
Discount Department Stores	3,410	410	75.6%
Drug Stores/Pharmacies	1,190	160	68.8%
Fabric Stores	2,340	140	71.4%
Floor Covering (including carpeting) Stores	45,370	3,650	69.6%
Florists	3,840	520	57.7%
Framing/Art Supply Shops	450	50	40.0%
Fuel Oil Companies	3,730	200	70.0%
Furriers	570	30	66.7%
Gardening/Nursery Products Stores	5,870	730	72.6%
Gift and Party Shops	1,110	140	57.1%
Glass and Mirror Companies	5,300	580	82.8%
Hardware (lock, safe and key shops)	3,150	250	68.0%
Hobby/Craft Shops	1,390	240	54.2%
Home Furnishing Stores(exc. mattress, window, floor cov.)	50,770	9,570	75.1%
Jewelry Stores	17,060	1,810	68.5%
Liquor Stores	400	30	100.0%
Mattress and Bedding Stores	6,050	620	71.0%
Music/Racord/Cassette Tape/Compact Disk Stores	3,250	330	66.7%
Office Equipment and Supplies	8,430	680	60.3%
Pawn Shops	1,800	170	64.7%
Pet and Pet Supply Shops	4,540	560	57.1%
Photo Processing	4,970	540	68.5%
Photo Studios (except direct)	13,150	1,410	55.3%
Printing/Copying/Typesetting Companies	6,720	420	52.4%
Rent-To-Own Companies	3,420	210	61.9%
Satellite/Antenna Sales and Service	6,660	290	58.6%
Shoe Stores	1,480	350	71.4%
Sporting Goods/Bicycle Stores	2,440	340	61.8%
Telephone Equipment	6,220	500	76.0%
TV/Radio/Phonog./VCR/Cassette-Disk Player Stores	15,990	1,800	70.6%
Tobacco Stores	200	20	50.0%
Toy Stores	770	80	62.5%
Tuxedo/Gown Sales and Rentals	950	90	55.6%
Uniform Sales and Rentals	400	30	66.7%
Vacuum Cleaner Sales and Service	19,400	790	69.6%
Video Tape Rental/Sales	3,550	600	60.0%
Window Accessory/Covering/Drapery Companies	6,730	1,220	63.9%
Other Retail Stores	32,708	3,210	65.7%
Total Retail	442,678	44,060	65.1%
Percentage of Activity	6.55%	17.16%	

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Auto Repairs and Services	Rank 5	Rank 4	
Auto Air Conditioning	2,470	140	57.1%
Auto Brokers/Listing Services	4,910	130	46.2%
Auto Clubs	700	60	83.3%
Auto Driveaway/Transport Companies	5,780	200	60.0%
Auto Extended Service Contract Companies	21,240	530	88.7%
Auto Parts/Supplies	14,270	1,530	65.4%
Auto Repair Shops - body/paint	36,640	2,150	62.8%
Auto Repair Shops - brakes, shocks, muffler	11,020	940	76.6%
Auto Repair Shops - mech. (except transmission)	89,440	8,380	62.5%
Auto Repair Shops - radiator	3,500	210	71.4%
Auto Repair Shops - transmission	45,660	2,170	69.1%
Auto Sound Systems	2,870	250	68.0%
Auto/Truck Rental/Leasing Companies	9,300	1,400	65.0%
Car Wash Companies	2,040	340	58.8%
Oil and Lubrication Centers, Quick Service	7,370	540	63.0%
Repair Facilities, Other	8,440	540	53.7%
Rustproofing Shops, Auto	2,320	60	66.7%
Service Stations	8,560	1,440	61.8%
Tire/Battery/Accessories Shops	16,020	1,850	73.5%
Towing Shops	3,400	540	44.4%
Windshield/Glass Repair Shops, Auto	4,130	210	57.1%
Other Auto Services	11,430	840	64.3%
Other Repair Facilities	8,440	540	53.7%
Total Auto Repairs and Services	319,950	24,990	64.1%
Percentage of Activity	4.73%	9.73%	
Credit/Credit Services	Rank 6	Rank 12	
Collection Agencies	27,950	2,190	70.3%
Credit Card Companies	159,950	1,250	70.4%
Credit Card Protection Services	6,870	60	50.0%
Credit Counseling Services	18,630	90	55.6%
Credit Repair Services/Secured Credit Companies	36,390	480	47.9%
Credit Reporting Companies	11,340	600	90.0%
Other Related Services	6,590	240	70.8%
Total Credit/Credit Services	267,720	4,910	65.0%
Percentage of Activity	3.96%	1.91%	

Table III, continued

Summary of Activity by Business Group

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Franchise and Business Opportunities	Rank 7	Rank 11	
Business Opportunity Companies	41,260	550	62.3%
Multi-Level Selling Companies	40,290	340	86.3%
Work-at-Home Companies	176,060	1,450	87.6%
Other Franchise/Business Promotions	3,930	60	66.7%
Total Franchise and Business Opportunities	261,540	2,740	85.5%
Percentage of Activity	3.38%	1.07%	
Business Services	Rank 8	Rank 10	
Advertising Specialty Companies	52,220	1,200	55.0%
Advertising/Marketing Agencies	18,500	850	64.1%
Answering Services/Mail Drops	1,520	110	63.6%
Architects/Consulting Engineers	2,170	50	60.0%
Bookkeeping/Public Accountants/Accounting Services	4,500	150	60.0%
Business Construction/Office Remodeling	460	20	
Coffee/Food Service	360	30	66.7%
Computer Programming Services	4,010	150	60.0%
Delivery/Messenger Services	2,150	180	55.6%
Directories (e.g., yellow pages)	8,873	500	44.0%
Employment Services/Temporary Agencies	91,280	1,070	58.9%
Energy Savings/Management Companies	3,490	60	50.0%
Freight Forwarders	940	160	56.3%
Guard/Security Services	3,300	50	60.0%
Importers/Exporters	1,490	40	50.0%
Market Research (survey) Companies	6,940	170	41.2%
Marketing Research Companies	12,610	50	40.0%
Paper Pirates/Office Supplies	10,460	880	80.7%
Secretarial Services	710	20	50.0%
Seminars	11,230	530	47.2%
Telephone Solicitations, Other	17,470	460	69.6%
Other Business to Business Services	13,010	920	32.6%
Total Business Services	267,293	7,650	52.7%
Percentage of Activity	3.95%	2.98%	

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Travel/Vacation-Related Services	Rank 9	Rank 7	
Air Charter Services	420	50	60.0%
Airlines	1,707	340	85.3%
Amusement Parks	420	90	44.4%
Cruise Lines	3,790	340	88.2%
Hotels/Motels/Resorts	11,410	4,630	84.2%
Limousine/Taxi/Bus Services	7,580	600	48.3%
Timeshare Campground/Resort Companies	23,720	590	61.0%
Tourist Attractions/Theme Parks	1,850	140	50.0%
Travel Agencies/Clubs/Discount Travel Services	86,490	2,620	59.5%
Vacation Certificate/Voucher Companies	109,020	910	60.4%
Total Travel/Vacation-Related Services	245,407	10,310	64.2%
Percentage of Activity	3.64%	4.01%	
Ordered Product Sales	Rank 10	Rank 5	
Book/Record/Tape Clubs	5,710	1,630	90.8%
Catalogs by Mail	26,710	2,840	85.9%
Direct Marketing (other than catalogs)	50,990	4,330	78.5%
Via Newspaper/Magazine Advertising	13,020	2,490	88.4%
Magazine Subscriptions by Mail	21,980	3,480	76.1%
Magazine Subscriptions by Telephone	37,870	750	74.7%
Television Home Shopping Services	2,630	150	93.3%
TV/Radio Advertising (incl. 30 minute infomercials)	5,600	580	87.9%
Other Ordered Product Sales	62,570	5,340	77.0%
Total Ordered Product Sales	227,080	21,590	83.6%
Percentage of Activity	3.36%	8.41%	

Table III, continued

Summary of Activity by Business Group

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Personal and Professional Services	Rank 11	Rank 9	
Adoption Services	640	10	100.0%
Attorneys/Legal Services	15,370	390	59.0%
Barber/Beauty Shops	4,560	810	71.6%
Child Care Centers/Services	12,820	160	75.0%
Dance Schools and Studios	2,240	110	72.7%
Dating and Social Introduction Services	13,850	750	66.7%
Driving Schools	2,020	40	75.0%
Electrolysis Services	570	10	100.0%
Executive Counseling Firms	5,990	190	78.9%
Hair Product - Improvement Companies	6,570	310	83.9%
Health Clubs/Tennis and Racquetball	17,220	2,150	75.8%
Hypnosis Practitioners	2,290	20	100.0%
Job Listing/Advisory Services	55,700	440	40.9%
Modeling/Talent Agencies	6,720	720	76.4%
Private Investigation Services	2,710	60	50.0%
Resume Services	1,850	60	50.0%
Self-defense Studios	920	60	50.0%
Smoking Cessation Clinics	700	10	
Tanning Salons	3,040	230	56.5%
Tax Preparation Services	6,430	240	54.2%
Weight Reduction/Diet Clinics	10,630	420	78.6%
Other Personal Services	9,110	550	60.0%
Other Professional Services	8,080	220	54.5%
Total Personal and Professional Services	190,030	7,960	66.5%
Percentage of Activity	2.81%	3.10%	
Vehicle Dealers and Manufacturers	Rank 12	Rank 6	
Auto Dealers, Franchised (new & used sales)	103,690	13,020	78.8%
Auto Dealers - Used Only	57,240	3,000	64.7%
Motorcycle Sales and Service Companies	2,710	340	64.7%
Recreational Vehicle Dealers/Van Conversion	5,280	490	67.3%
Tractors and Other Farm Equipment Dealers	570	90	66.7%
Trucks and Heavy Equipment Dealers	1,390	80	75.0%
Other Vehicle Sales/Manufacturing Companies	9,690	490	67.3%
Total Vehicle Dealers	180,570	17,510	69.2%
Percentage of Activity	2.67%	6.82%	

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Soliciting/Charitable/Membership Organizations	Rank 13	Rank 22	
Advertising for Charity Publications	6,010	190	68.4%
Charity - Local	49,990	110	72.7%
Charity - National	66,210	80	62.5%
Civic/Business Memberships	5,390	20	100.0%
For Profit Fund-Raising Companies	10,490	80	62.5%
General Membership/Lobbying	7,720	50	60.0%
Police/Fire/Fraternal	19,450	80	62.5%
Other Soliciting Organizations	11,390	90	66.7%
Total Soliciting/Charitable/Membership Organizations	176,650	700	69.4%
Percentage of Activity	2.60%	0.27%	
	Rank 14	Rank 23	
Sweepstakes, Contests and Games (not for charities)	116,630	580	46.6%
Total Sweepstakes, Contests and Games (not for charity)	116,630	580	
Percentage of Activity	1.72%	0.23%	
Educational Institutions/Schools	Rank 15	Rank 21	
Modeling Schools	13,780	120	66.7%
Private Educational Schools/Colleges	9,160	100	80.0%
Trade/Vocational Schools	90,720	800	60.0%
Video Instruction Tapes	2,690	30	66.7%
Total Educational Institutions/Schools	116,350	1,050	73.3%
Percentage of Activity	1.72%	0.41%	
Real Estate Sales and Services	Rank 16	Rank 13	
Home Inspection Services	4,100	110	45.5%
House & Apt. Rental Cos., Listing & Referral Services	13,220	900	66.7%
House Apartment Rental by Individual	4,610	520	53.8%
Land Development Companies/Real Estate	10,770	260	69.2%
Property Management Companies	7,930	770	66.2%
Real Estate Appraisal Services	2,040	80	62.5%
Real Estate Sales Companies and Agents	27,580	1,120	68.8%
Timeshare Campground/Resort Promotions	24,540	290	58.6%
Title Companies	1,630	80	62.5%
Other Real Estate	10,100	500	16.0%
Total Real Estate Services and Sales	106,520	4,630	57.0%
Percentage of Activity	1.58%	1.80%	

Table III, continued

Summary of Activity by Business Group

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Home Builders and Manufacturers	Rank 17	Rank 16	
Home Builders - New Construction	85,700	2,210	64.3%
Mobile/Modular Home Dealers	18,590	1,160	71.6%
Total Home Builders and Manufacturers	104,290	3,370	67.9%
Percentage of Activity	1.54%	1.31%	
Insurance	Rank 18	Rank 20	
Sold by Agents/Brokers/Agencies			
- accident & health insurance	26,530	300	76.7%
- auto insurance	22,250	650	64.6%
- life insurance	45,490	400	80.0%
- property damage/home owner/renter	4,200	140	85.7%
Sold via Mail/TV Telemarketing (not through agents)			
- accident & health insurance	12,800	120	91.7%
- auto insurance	6,360	40	75.0%
- life insurance	11,360	40	100.0%
- property damage/home owner/renter	4,200	140	85.7%
Other Insurance	67,770	1,210	80.2%
Total Insurance	102,490	1,550	86.5%
Percentage of Activity	1.52%	0.60%	
Health and Medical	Rank 19	Rank 11	
Ambulance Services	1,110	110	72.7%
Chiropractic Doctors and Clinics	3,960	180	77.8%
Dentists/Dental Clinics	11,070	610	73.8%
Doctors (M.D.'s)	8,510	700	75.7%
Drug/Alcohol Rehabilitation Centers	970	20	100.0%
Hearing Aid Companies	16,770	680	76.5%
Hospitals/Clinics	7,150	880	79.5%
Medical Laboratory Services	1,680	150	80.0%
Nursing Homes	3,550	50	80.0%
Nursing Services (including in-home care)	3,720	40	50.0%
Optical Services	12,310	1,280	72.7%
Optometrists	2,880	240	70.8%
Psychologists, Psychiatrists/Counseling Centers	1,090	60	83.3%
Surgical/Hospital Supplies	1,060	90	66.7%
Veterinarians/veterinary Hospitals	3,540	200	75.0%
Other Health and Medical Services	21,740	1,140	66.7%
Total Health and Medical	101,110	6,430	75.1%
Percentage of Activity	1.50%	2.50%	
Direct In-Home Sales	Rank 20	Rank 15	
Cleaning Supplies	3,400	140	64.3%
Cookware/Cutlery	9,490	80	87.5%
Cosmetics	4,820	50	80.0%
Encyclopedias/Books	4,930	180	94.4%
Magazines	18,520	1,800	69.4%
Photographers	3,260	260	61.5%
Other Direct Selling (Party Plans, etc.)	33,040	1,190	71.4%
Total Direct In-Home Sales	77,460	3,700	75.5%
Percentage of Activity	1.15%	1.44%	

	REPORTS REQUESTED	COMPLAINTS PRESENTED	SETTLEMENT INDEX
Manufacturers and Wholesalers	Rank 21	Rank 14	
Auto Manufacturers	8,500	430	81.4%
Food Manufacturers, Wholesalers/Distributors	2,120	100	70.0%
Manufacturers/Products (Not Elsewhere Classified)	27,230	2,420	81.0%
Rebate Offers	710	560	92.9%
Wholesalers/Distributors	22,430	1,030	70.9%
Total Manufacturers and Wholesalers	60,990	4,540	79.2%
Percentage of Activity	0.90%	1.77%	
Food Sales and Service	Rank 22	Rank 19	
Bakeries	630	80	50.0%
Bulk Food Stores	1,080	30	66.7%
Bulk Meat Companies	9,220	220	72.7%
Catering Services	1,780	110	54.5%
Convenience/Dairy Stores	470	50	60.0%
Fast Food Restaurants (excluding franchise offers)	1,850	160	62.5%
Food Stores - Chain	2,090	240	79.2%
Food Stores - Independent	1,470	140	78.6%
Freezer Food Plans	6,540	100	70.0%
Health Food/Nutritional Supplement Stores	1,850	40	100.0%
Restaurants (excluding fast food restaurants)	6,410	790	63.3%
Other Food Companies	3,710	200	70.0%
Total Food Sales and Services	37,100	2,160	69.0%
Percentage of Activity	0.55%	0.84%	
Entertainment	Rank 23	Rank 18	
Cable/Pay Television Companies	14,170	1,830	83.6%
Media (TV, radio, newspaper and magazine)	5,710	340	55.9%
Recording/Music Business	8,750	170	64.7%
Vanity Publishers - Books and Music	4,990	100	80.0%
Total Entertainment	33,620	2,440	71.0%
Percentage of Activity	0.50%	0.95%	
	Rank 24	Rank 24	
Coupon Book Promotions	14,050	220	40.9%
Total Coupon Book Promotions	14,050	220	40.9%
Percentage of Activity	0.21%	0.09%	

Table IV

COUNCIL OF BETTER BUSINESS BUREAUS ANNUAL ACTIVITY REPORT - 1992

Total Activity by Type of Business

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Satisfied Assumed	Total Satisfied Number	%	Dissatisfied ---	Dissatisfied AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
* Totals		6,747,276		263,650		173,130	65.7%	52,200	80,200	132,400	50.2%	20,840	40,730	61,570	23.4%	48,910	18.6%	20,770	7.9%
Adoption Services	603	640	305	10	322	10	100.0%	10		10	100.0%								
Advertising for Charity Publications	600	6,010	167	190	191	130	68.4%	40	60	100	52.6%	20	30	50	26.3%	30	15.8%	20	10.5%
Advertising Specialty Companies	601	52,220	27	1,200	59	860	55.0%	170	360	530	44.2%	70	120	190	15.8%	270	22.5%	150	15.8%
Advertising/Marketing Agencies	602	18,500	82	850	80	460	54.1%	100	210	310	36.5%	40	150	190	22.4%	280	32.9%	70	8.2%
Air Charter Services	604	420	318	50	282	30	60.0%	10	10	20	40.0%		10	10	20.0%	20	40.0%		
Air Conditioning Services/Equipment	415	88,330	18	1,960	34	1,280	65.8%	320	530	850	43.4%	200	430	630	32.1%	330	16.8%	140	7.1%
Aircraft Dealers/Supplies	080	155	328	10	323	10	100.0%		10	10	100.0%								
Aircraft Repair and Service	081	105	332	10	324	10	100.0%		10	10	100.0%								
Aircraft Services, Miscellaneous	083	533	313	40	293	20	50.0%		20	20	50.0%					10	25.0%	10	25.0%
Airlines	605	1,707	271	340	145	290	85.3%	70	150	220	64.7%	20	60	80	23.5%	10	2.9%	30	8.8%
Airports	085	132	329	10	325	10	100.0%												
Alarm Systems Dealers	400	48,070	33	1,060	71	820	77.4%	350	300	650	61.3%	70	170	240	22.6%	120	11.3%	50	4.7%
Ambulance Services	301	1,110	288	110	231	80	72.7%	20	40	60	54.5%		20	20	18.2%	20	18.2%	10	9.1%
Amusement Parks	506	420	318	90	248	40	44.4%	10	20	30	33.3%	10		10	11.1%	40	44.4%		
Answering Services/Mail Drops	801	1,520	276	110	232	70	63.6%	30	30	60	54.5%	10	10	20	18.2%	10	9.1%	30	27.3%
Antique Shops	501	2,020	258	190	192	100	52.6%	30	30	60	31.6%	20	40	60	31.6%	60	31.6%	10	5.3%
Apparel and Accessory Shops	500	8,950	137	1,490	47	940	63.1%	230	440	670	45.0%	110	280	390	26.2%	310	20.8%	130	8.7%
Appliance Repair	810	25,640	64	2,710	21	1,630	60.1%	430	690	1,120	41.3%	200	510	710	26.2%	730	26.9%	160	5.9%
Appliance Stores (Sales)	505	28,360	56	3,060	15	2,050	67.0%	550	1,020	1,570	51.3%	200	470	670	21.9%	550	18.0%	270	8.8%
Architects/Consulting Engineers	601	2,170	251	50	283	30	60.0%		10	10	20.0%		20	20	40.0%	10	20.0%		
Art Galleries	502	1,700	272	150	208	70	46.7%	30	30	60	40.0%	20	20	40	26.7%	40	26.7%	10	6.7%
Attorneys/Legal Services	640	15,370	91	390	140	230	59.0%	40	120	160	41.0%	30	60	90	23.1%	80	20.5%	60	15.4%
Auctions/Auctioneers	807	1,430	280	120	225	60	50.0%	10	30	40	33.3%	10	20	30	25.0%	20	16.7%	30	25.0%
Auto Air Conditioning	019	2,470	244	140	215	80	57.1%	10	30	40	28.6%	40	30	70	50.0%	20	14.3%	10	7.1%
Auto Brokers/Listing Services	030	4,910	188	130	222	60	46.2%	20	20	40	30.8%	10	20	30	23.1%	50	38.5%	10	7.7%
Auto Clubs	031	700	302	60	268	50	83.3%	10	30	40	66.7%		10	10	16.7%			10	16.7%
Auto Dealers, Franchised (new & used sales)	000	103,690	10	13,020	1	10,260	78.8%	2,550	4,620	7,170	55.1%	1080	3,090	4,170	32.0%	800	6.1%	880	6.8%
Auto Dealers - Used Only	003	57,240	23	3,000	17	1,940	64.7%	290	940	1,230	41.0%	240	710	950	31.7%	630	21.0%	180	6.0%
Auto Driveaway/Transport Companies	035	5,780	173	200	187	120	60.0%	20	50	70	35.0%	30	60	90	45.0%	40	20.0%	10	5.0%
Auto Extended Service Contract Companies	032	21,240	73	530	117	470	88.7%	40	360	400	75.5%	10	70	80	15.1%	30	5.7%	20	3.8%
Auto Manufacturers	001	8,500	143	430	132	350	81.4%	100	160	260	60.5%	20	90	110	25.6%	20	4.7%	40	9.3%
Auto Parts/Supplies	022	14,270	95	1,530	46	1,000	65.4%	250	480	730	47.7%	120	270	390	25.5%	330	21.6%	80	5.2%
Auto Repair Shops - body/paint	012	36,640	45	2,150	30	1,350	62.8%	270	630	900	41.9%	180	450	630	29.3%	500	23.3%	110	5.1%
Auto Repair Shops - brakes, shocks, muffler	026	11,020	122	940	73	720	76.6%	150	380	530	56.4%	70	200	270	28.7%	110	11.7%	30	3.2%
Auto Repair Shops - mech. (except transmission)	010	89,440	13	8,380	3	5,240	62.5%	960	2,460	3,420	40.8%	810	1,820	2,630	31.4%	1,820	21.7%	500	6.0%
Auto Repair Shops - radiator	021	3,500	215	210	183	150	71.4%	30	70	100	47.6%	30	50	80	38.1%	30	14.3%	10	4.8%
Auto Repair Shops - transmission	020	45,660	35	2,170	29	1,500	69.1%	270	720	990	45.6%	170	500	670	30.9%	370	17.1%	150	6.9%
Auto Services, Other	059	11,430	115	840	81	540	64.3%	100	260	360	42.9%	70	180	250	29.8%	190	22.6%	50	6.0%
Auto Sound Systems	016	2,870	236	250	166	170	68.0%	40	100	140	56.0%	10	30	40	16.0%	60	24.0%		
Auto/Truck Rental/Leasing Companies	017	9,300	133	1,400	52	910	65.0%	210	440	650	46.4%	130	260	390	27.9%	290	20.7%	80	5.7%
Awnings/Tents/Canvas	402	2,010	260	110	233	80	72.7%	30	30	60	54.5%	10	20	30	27.3%	20	18.2%	10	9.1%
Bakeries	201	630	308	80	256	40	50.0%	10	10	20	25.0%	20	20	40	50.0%	20	25.0%		
Banks	100	37,210	44	1,690	43	1,470	87.0%	590	660	1,250	74.0%	70	230	300	17.8%	70	4.1%	70	4.1%
Barber/Beauty Shops	307	4,560	192	810	83	580	71.6%	150	230	380	46.9%	80	200	280	34.6%	130	16.0%	20	2.5%
Beauty Pageants	608	4,190	198	70	266	30	42.9%	20	10	30	42.9%	10		10	14.3%	20	28.6%		
Boat Dealers/Marine Supplies	070	3,450	217	300	156	190	63.3%	40	90	130	43.3%	20	60	80	26.7%	80	26.7%	10	3.3%
Boat Manufacturers	071	370	324	20	309	10	50.0%									10	50.0%		
Boat Rental, Charter	073	750	299	80	269	40	66.7%		30	30	50.0%		10	10	16.7%	10	16.7%		
Boat Repair and Services	072	2,490	243	130	223	60	46.2%	10	20	30	23.1%	10	30	40	30.8%	30	23.1%	20	15.4%
Book Stores	503	1,150	286	150	209	90	60.0%	40	40	80	53.3%	10	20	30	20.0%	40	26.7%	10	6.7%

Table IV, continued

Total Activity by Type of Business

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Satisfied Assumed	Total Satisfied Number	%	Dissatisfied ---	Dissatisfied AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Bookkeeping/Public Accountants/Accounting Services	658	4,500	194	150	210	90	60.0%	20	30	50	33.3%	20	30	50	33.3%	40	26.7%	10	6.7%
Book/Record/Tape Clubs	554	5,710	174	1,630	45	1,480	90.8%	350	1,000	1,350	82.8%	30	130	160	9.8%	90	5.5%	30	1.8%
Bridal Salons	504	6,130	165	400	137	250	62.5%	40	90	130	32.5%	50	130	180	45.0%	70	17.5%	20	5.0%
Building Materials and Supplies	405	12,330	111	820	82	620	75.6%	170	300	470	57.3%	50	150	200	24.4%	110	13.4%	40	4.9%
Bulk Food Stores	202	1,080	291	30	301	20	66.7%		10	10	33.3%								
Bulk Meat Companies	200	9,220	134	220	180	160	72.7%	50	80	130	59.1%	10	20	30	13.6%	40	18.2%	10	4.5%
Business Construction/Office Remodeling	805	580	311	20	310								10	10	50.0%	10	50.0%		
Business Opportunity Companies	105	47,260	34	890	77	560	62.9%	140	300	440	49.4%	90	120	210	23.6%	190	21.3%	40	4.5%
Business to Business Services, Other	899	13,010	105	920	74	300	32.6%	130	120	250	27.2%	30	50	80	8.7%	250	27.2%	330	35.9%
Business/Civic Memberships	617	5,390	178	20	311	20	100.0%		10	10	50.0%		10	10	50.0%				
Buying Clubs/Group Purchasing Organizations	508	31,220	53	580	104	420	71.2%	140	180	320	54.2%	90	100	190	32.2%	50	8.5%	30	5.1%
Cable/Pay Television Companies	612	14,170	96	1,830	38	1,530	83.6%	470	860	1,330	72.7%	100	210	310	16.9%	140	7.7%	70	3.8%
Camera Shops	506	2,110	254	280	161	170	60.7%	60	70	130	46.4%	30	30	60	21.4%	60	21.4%	10	3.6%
Car Wash Companies	006	2,040	256	340	146	200	58.8%	40	80	120	35.3%	50	80	130	38.2%	80	23.5%	10	2.9%
Carpenters	406	5,130	183	230	176	100	43.5%	20	60	80	34.8%	20	20	40	17.4%	90	39.1%	20	8.7%
Carpet/Upholstery Cleaning	613	53,830	26	3,670	11	1,200	32.7%	290	480	770	21.0%	1710	420	2,130	58.0%	550	15.0%	210	5.7%
Catalog Show Room Merchandisers	509	1,910	263	120	226	90	75.0%	30	40	70	58.3%	10	20	30	25.0%	10	8.3%		
Catalogs by Mail	556	26,710	60	2,840	19	2,440	85.9%	710	1,570	2,280	80.3%	70	170	240	8.5%	240	8.5%	90	3.2%
Catering Services	211	1,780	270	110	234	60	54.5%	20	20	40	36.4%	10	20	30	27.3%	40	36.4%	10	9.1%
Charity - Local	514	49,990	31	110	235	80	72.7%	30	40	70	63.6%		10	10	9.1%	20	18.2%	10	9.1%
Charity - National	615	65,210	20	80	257	50	62.5%	10	20	30	37.5%	10	10	20	25.0%	20	25.0%	10	12.5%
Check Cashing/Guarantee Services	161	3,390	222	110	236	90	81.8%	20	50	70	63.6%		20	20	18.2%	10	9.1%		
Child Care Centers/Services	308	12,820	106	160	201	120	75.0%	20	70	90	56.3%	10	40	50	31.3%	20	12.5%		
Chimney Services	408	12,540	110	230	177	130	56.5%	40	50	90	39.1%	10	40	50	21.7%	70	30.4%	20	8.7%
Chiropractic Doctors and Clinics	304	3,960	202	180	194	140	77.8%	40	50	90	50.0%	10	50	60	33.3%	20	11.1%		
Cleaning/Janitorial Services	639	12,300	113	410	135	250	61.0%	60	120	180	43.9%	30	80	110	26.8%	110	26.8%	20	4.9%
Coffee/Food Service	810	360	325	30	302	20	66.7%	10	10	20	66.7%					10	33.3%		
Collection Agencies	120	27,950	57	2,190	28	1,540	70.3%	390	840	1,230	56.2%	90	300	390	17.8%	350	16.0%	210	9.6%
Commodities Brokers and Dealers	107	3,660	209	60	270	30	50.0%	20	10	30	50.0%					10	16.7%	10	16.7%
Computer Programming Services	643	4,010	201	150	211	90	60.0%	10	50	60	40.0%	10	20	30	20.0%	40	26.7%	10	6.7%
Computer Sales/Service	512	48,680	32	2,080	32	1,210	58.2%	310	620	930	44.7%	150	280	430	20.7%	560	26.9%	160	7.7%
Computerized Listing Services(excl. autos, apts., houses)	632	2,000	261	10	326	10	100.0%	10		10	100.0%								
Consumer Finance and Loan Companies	110	37,240	43	1,320	54	1,010	76.5%	180	610	790	59.8%	80	220	300	22.7%	170	12.9%	60	4.5%
Convenience/Dairy Stores	213	470	315	50	284	30	60.0%	10	20	30	60.0%					10	20.0%	10	20.0%
Coupon Book Promotions	622	14,050	97	220	181	90	40.9%	40	40	80	36.4%		10	10	4.5%	100	45.5%	30	13.6%
Credit Card Companies	115	159,950	3	1,250	56	880	70.4%	310	460	770	61.6%	90	110	170	13.6%	210	16.8%	100	8.0%
Credit Card Protection Services	116	6,870	153	60	271	30	50.0%	10	20	30	50.0%		10	10	16.7%	10	16.7%	10	16.7%
Credit Counseling Services	117	18,630	79	90	249	50	55.6%		40	40	44.4%	20	10	30	33.3%	20	22.2%		
Credit Repair Services/Secured Credit Companies	118	36,390	46	480	128	230	47.9%	40	130	170	35.4%	30	60	90	18.8%	180	37.5%	50	10.4%
Credit Reporting Companies	121	11,340	119	600	100	540	90.0%	110	350	460	76.7%	30	80	110	18.3%	10	1.7%	20	3.3%
Credit Unions	111	3,170	227	160	202	130	81.3%	20	60	80	50.0%	10	40	50	31.3%	10	6.3%	10	6.3%
Credit-Related Services, Other	129	6,590	159	240	170	170	70.8%	70	90	160	66.7%	10	20	30	12.5%	30	12.5%	30	12.5%
Cruise Lines	623	3,790	207	340	147	300	88.2%	20	270	290	85.3%	10	20	30	8.8%	10	2.9%	10	2.9%
Dance Schools and Studios	309	2,240	249	110	237	80	72.7%	20	30	50	45.5%	10	20	30	27.3%	20	18.2%	10	9.1%
Dating and Social Introduction Services	311	13,850	98	750	89	500	66.7%	140	220	360	48.0%	90	140	230	30.7%	100	13.3%	60	8.0%
Debt Consolidation/Debt Management Services	122	9,630	131	120	227	80	66.7%	20	50	70	58.3%	10	10	20	16.7%	20	16.7%		
Delivery/Messenger Services	624	2,150	252	180	195	100	55.6%	20	50	70	38.9%	10	30	40	22.2%	50	27.8%	10	5.6%
Dentists/Dental Clinics	300	11,070	121	610	99	450	73.8%	80	220	300	49.2%	60	150	210	34.4%	70	11.5%	40	6.6%
Department Stores	510	14,670	94	2,780	20	2,350	84.5%	830	1,160	1,990	71.6%	120	360	480	17.3%	170	6.1%	140	5.0%
Direct Marketing (other than catalogs)	555	50,990	28	4,330	9	3,400	78.5%	1,730	1,520	3,250	75.1%	240	160	400	9.2%	490	11.3%	200	4.6%
Direct Selling, Other (Party Plans, Etc.)	530	33,040	49	1,190	60	850	71.4%	350	340	690	58.0%	70	150	220	18.5%	220	18.5%	60	5.0%
Direct Selling - Cleaning Supplies	513	3,400	220	140	216	90	64.3%	30	50	80	57.1%		10	10	7.1%	40	28.6%		

Table IV, continued

Total Activity by Type of Business

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Direct Selling - Cookware/Cutlery	517	9,480	132	80	258	70	87.5%	30	20	50	62.5%	10	20	30	37.5%				
Direct Selling - Cosmetics	514	4,820	189	50	285	40	80.0%	10	20	30	60.0%		20	20	40.0%				
Direct Selling - Encyclopedias/Books	515	4,930	188	180	196	170	94.4%	60	80	140	77.8%		30	30	16.7%	10	5.6%		
Direct Selling - Magazines	520	18,520	81	1,800	40	1,250	69.4%	590	500	1,090	60.6%	170	160	330	18.3%	240	13.3%	140	7.8%
Direct Selling - Photographers	525	3,260	225	260	163	160	61.5%	70	70	140	53.8%	20	30	50	19.2%	60	23.1%	30	11.5%
Directories (e.g., yellow pages)	633	8,873	138	500	122	240	48.0%	90	100	190	38.0%	70	60	130	26.0%	120	24.0%	60	12.0%
Discount Department Stores	511	3,410	219	410	138	310	75.6%	120	140	260	63.4%	30	40	70	17.1%	60	14.6%	20	4.9%
Doctors (M.D.'s)	305	8,510	142	700	93	530	75.7%	120	280	400	57.1%	60	120	180	25.7%	60	8.6%	50	7.1%
Driving Schools	312	2,020	259	40	284	30	75.0%	10	10	20	50.0%		10	10	25.0%				
Drug Stores/Pharmacies	523	1,190	285	160	203	110	68.8%	40	40	80	50.0%	30	20	50	31.3%	20	12.5%	10	6.3%
Drug/Alcohol Rehabilitation Centers	303	970	294	20	312	20	100.0%		10	10	50.0%		10	10	50.0%				
Dry Cleaning/Laundry Companies	620	20,530	75	5,500	5	3,210	58.4%	710	1,510	2,220	40.4%	620	990	1,610	29.3%	1,440	26.2%	230	4.2%
Drywall/Plastering Companies	409	2,650	241	100	241	50	50.0%	30	10	40	40.0%	10	20	30	30.0%	30	30.0%		
Electrolysis Services	321	570	308	10	327	10	100.0%		10	10	100.0%								
Elevators	417	420	320	10	328	10	100.0%						10	10	100.0%				
Employment Services/Temporary Agencies	625	91,280	11	1,070	70	630	58.9%	120	330	450	42.1%	200	180	380	35.5%	140	13.1%	110	10.3%
Energy Savings/Management Companies	423	3,480	216	60	272	30	50.0%	10	10	20	33.3%	10	10	20	33.3%	20	33.3%		
Entertainment Services (e.g., DJ's)	621	3,610	210	320	154	170	53.1%	40	90	130	40.6%	30	50	80	25.0%	100	31.3%	20	6.3%
Executive Counseling Firms	626	5,990	168	190	193	150	78.9%	40	70	110	57.9%	10	40	50	26.3%	20	10.5%	10	5.3%
Exterminating Services	410	50,120	30	1,460	48	1,050	71.9%	330	470	800	54.8%	140	250	390	26.7%	190	13.0%	70	4.8%
Fabric Stores	536	2,340	246	140	217	100	71.4%	20	30	50	35.7%	10	50	50	42.9%	20	14.3%	10	7. %
Fast Food Restaurants (excluding franchise offers)	218	1,850	254	160	204	100	62.5%	40	50	90	56.3%	10	20	30	18.8%	30	18.8%	10	6.3%
Fence Sales/Installation Services	414	15,230	92	520	119	340	65.4%	120	140	260	50.0%	40	70	110	21.2%	120	23.1%	20	3.8%
Fence Sales/Installation Services	414	15,230	92	520	119	340	65.4%	120	140	260	50.0%	40	70	110	21.2%	120	23.1%	20	3.8%
Financial Advisory Services/Business Consultants	162	32,930	50	350	143	160	45.7%	20	90	110	31.4%	20	50	70	20.0%	80	22.9%	80	22.9%
Financial Aid/Scholarship Companies	183	25,980	62	250	167	110	44.0%	30	60	90	36.0%		30	30	12.0%	90	36.0%	40	16.0%
Financial Institutions, Other	119	3,030	231	160	205	120	75.0%	20	90	110	68.8%	10	20	30	18.8%	20	12.5%	10	6.3%
Financial/Investment Companies & Services, Other	139	76,620	17	1,170	62	770	65.8%	160	440	600	51.3%	90	170	260	22.2%	210	17.9%	90	7.7%
Floor Covering (including carpeting) Stores	535	45,370	37	3,650	12	2,540	69.6%	720	1,060	1,780	48.8%	360	770	1,130	31.0%	560	15.3%	190	5.2%
Florists	537	3,840	204	520	120	300	57.7%	70	120	190	36.5%	50	110	160	30.8%	140	26.9%	20	3.8%
Food Companies, Other	229	3,710	208	200	188	140	70.0%	50	70	120	60.0%	10	20	30	15.0%	40	20.0%	10	5.0%
Food Manufacturers, Wholesalers/Distributors	220	2,120	253	100	242	70	70.0%	40	20	60	50.0%		10	10	10.0%	10	10.0%	10	10.0%
Food Stores - Chain	205	2,090	255	240	171	190	79.2%	70	100	170	70.8%	10	20	30	12.5%	30	12.5%	10	4.2%
Food Stores - Independent	210	1,470	279	140	218	110	78.6%	30	70	100	71.4%	10	10	20	14.3%	20	14.3%	10	7.1%
Framing/Art Supply Shops	538	450	316	50	286	20	40.0%	10	10	20	40.0%					30	60.0%		
Franchise Selling Companies	125	16,520	87	100	243	70	70.0%	20	30	50	50.0%	10	20	30	30.0%	20	20.0%		
Franchise/Business Promotions, Other	149	3,930	203	60	273	40	66.7%	20	10	30	50.0%	10	10	20	33.3%	10	16.7%		
Freezer Food Plans	215	6,540	160	100	244	70	70.0%	20	50	70	70.0%	10	10	20	20.0%	20	20.0%	10	10.0%
Freight Forwarders	634	940	296	160	206	90	56.3%	20	40	60	37.5%	20	20	40	25.0%	40	25.0%	10	6.3%
Fuel Oil Companies	416	3,730	206	200	189	140	70.0%	50	50	100	50.0%	20	40	60	30.0%	30	15.0%	10	5.0%
Fund-Raising Companies, For-Profit	618	10,490	126	80	259	50	62.5%	20	20	40	50.0%		10	10	12.5%	30	37.5%		
Funeral Directors	630	4,360	196	230	178	120	52.2%	30	80	110	47.8%	40	10	50	21.7%	30	13.0%	40	17.4%
Funeral Related Services	631	5,950	169	360	142	220	61.1%	70	110	180	50.0%	30	50	80	22.2%	90	25.0%	20	5.6%
Furriers	539	570	309	30	303	20	66.7%	10		10	33.3%					10	33.3%		
Gardening/Nursery Products Stores	540	5,870	171	730	91	530	72.6%	100	290	390	53.4%	80	140	220	30.1%	80	11.0%	40	5.5%
General Membership/Lobbying	616	7,720	149	50	287	30	60.0%		20	20	40.0%		10	10	20.0%	20	40.0%		
Gift and Party Shops	541	1,110	289	140	219	80	57.1%	40	30	70	50.0%	10	10	20	14.3%	30	21.4%	10	7.1%
Glass and Mirror Companies	461	5,300	180	580	107	480	82.8%	50	380	430	74.1%	20	40	60	10.3%	70	12.1%	20	3.4%
Guard/Security Services	815	3,300	224	50	288	30	60.0%	10	10	20	40.0%		10	10	20.0%	10	20.0%	20	40.0%
Hair Product - Improvement Companies	315	6,570	159	310	155	260	83.9%	40	140	180	58.1%	10	70	80	25.8%	30	9.7%	20	6.5%
Handyman, General	488	5,790	172	280	162	130	46.4%	30	50	80	28.6%	30	50	80	28.6%	90	32.1%	30	10.7%
Hardware (lock, safe and key shops)	542	3,150	229	250	168	170	68.0%	40	60	100	40.0%	20	60	80	32.0%	50	20.0%	10	4.0%

Table IV, continued

Total Activity by Type of Business

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Satisfied Assumed	Total Satisfied Number	%	Dissatisfied ---	Dissatisfied AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Health and Medical Services, Other	399	21,740	72	1,140	64	760	66.7%	150	440	590	51.8%	100	170	270	23.7%	150	13.2%	130	11.4%
Health Clubs/Tennis and Racquetball	320	17,220	84	2,150	31	1,630	75.8%	320	1,000	1,320	61.4%	140	300	440	20.5%	270	12.6%	120	5.6%
Health Food/Nutritional Supplement Stores	222	1,850	265	40	295	40	100.0%	10	10	20	50.0%		10	10	25.0%				
Hearing Aid Companies	325	16,770	86	680	94	520	76.5%	150	230	380	55.9%	50	140	200	29.4%	60	8.8%	30	4.4%
Heating Service Contractors	418	37,370	42	1,110	68	770	69.4%	190	310	500	45.0%	90	270	360	32.4%	210	18.9%	50	4.5%
Hobby/Craft Shops	543	1,390	282	240	172	130	54.2%	40	50	90	37.5%	10	40	50	20.8%	80	33.3%	20	8.3%
Home Builders - New Construction	420	85,700	18	2,210	27	1,420	64.3%	350	650	1,000	45.2%	240	410	650	29.4%	380	17.2%	170	7.7%
Home Construction/Remodeling, Other	499	88,220	14	2,870	15	1,580	55.1%	410	730	1,140	39.7%	320	430	750	26.1%	870	30.3%	110	3.8%
Home Furnishing Stores(exc. mattress, window, floor cov.	545	50,770	29	9,570	2	7,190	75.1%	3,810	2,310	6,120	63.9%	370	1,070	1,440	15.0%	1,320	13.8%	690	7.2%
Home Inspection Services	151	4,100	200	110	238	50	45.5%	10	20	30	27.3%	10	20	30	27.3%	30	27.3%	20	18.2%
Home Remodeling Contractors (general)	426	151,410	2	6,460	4	3,780	58.5%	1,020	1,840	2,860	44.3%	560	920	1,480	22.9%	1,560	24.1%	560	8.7%
Hospitals/Clinics	330	7,150	152	880	78	700	79.5%	170	390	560	63.6%	80	140	220	25.0%	60	6.8%	50	5.7%
Hotels/Motels/Resorts	637	11,410	118	4,630	8	3,900	84.2%	2,880	630	3,510	75.8%	210	390	600	13.0%	390	8.4%	130	2.8%
House Apartment Rental by Individual	152	4,610	191	520	121	280	53.8%	50	180	230	40.4%	60	70	130	25.0%	150	28.8%	20	3.8%
House & Apt. Rental Cos., Listing & Referral Services	153	13,220	102	900	76	600	66.7%	150	280	430	47.8%	90	170	260	28.9%	140	15.6%	70	7.8%
Hypnosis Practitioners	322	2,290	248	20	313	20	100.0%		10	10	50.0%					10	50.0%		
Importers/Exporters	638	1,490	277	40	296	20	50.0%	10		10	25.0%		10	10	25.0%	20	50.0%		
Insulation Companies	422	8,050	147	110	239	70	63.6%	20	20	40	36.4%	10	20	30	27.3%	20	18.2%	10	9.1%
Insurance, Other	130	67,770	19	1,210	58	970	80.2%	160	560	720	59.5%	60	250	310	25.6%	110	9.1%	70	5.8%
Insurance - accident & health, by agents	132	26,530	61	300	157	230	76.7%	80	110	170	56.7%	20	60	80	26.7%	30	10.0%	20	6.7%
Insurance - accident & health, by mail/TV/phone	132	12,800	107	120	228	110	91.7%	70	30	100	83.3%		10	10	8.3%			10	8.3%
Insurance - auto, sold by agents	133	22,250	70	550	96	420	64.6%	70	250	320	49.2%	60	100	160	24.6%	130	20.0%	40	6.2%
Insurance - auto, sold by mail/TV/phone	133	6,360	183	40	297	30	75.0%	20	10	30	75.0%	10	10	20	50.0%				
Insurance - life, sold by agents	131	45,490	36	400	138	320	80.0%	80	180	260	65.0%	20	60	80	20.0%	30	7.5%	40	10.0%
Insurance - life, sold by mail/TV/phone	131	11,350	118	40	298	40	100.0%	30		30	75.0%								
Insurance - prop. damage/home owner/renter, agents	134	4,200	197	140	220	120	85.7%	20	50	70	50.0%	10	50	60	42.9%				
Insurance - prop. damage/home owner/renter, mail/TV	134	1,410	281	20	314	20	100.0%	10		10	50.0%								
Invention Marketing Companies	827	12,560	109	20	315	10	50.0%		10	10	50.0%					10	50.0%		
Investment and Business Brokers/Dealers	165	18,840	78	150	212	60	40.0%	10	40	50	33.3%	40	10	50	33.3%	30	20.0%	20	13.3%
Itinerant (door-to-door) Workmen	489	3,010	233	30	304	10	33.3%					10		10	33.3%	10	33.3%	10	33.3%
Jewelry Stores	550	17,060	85	1,810	39	1,240	68.5%	360	560	920	50.8%	170	320	490	27.1%	330	18.2%	80	4.4%
Job Listing/Advisory Services	628	55,700	24	440	130	180	40.9%	30	120	150	34.1%	30	40	70	15.9%	180	40.9%	50	11.4%
Kitchen/Bathroom Remodeling Companies	425	13,540	101	500	123	320	64.0%	90	110	200	40.0%	40	120	160	32.0%	100	20.0%	40	8.0%
Land Development Companies/Real Estate	135	10,770	123	260	164	180	69.2%	70	80	150	57.7%	30	40	70	26.9%	50	19.2%	10	3.8%
Landscaping/Lawn Care/Tree Cutting	470	60,830	39	3,020	16	1,740	57.6%	640	720	1,360	45.0%	250	380	630	20.9%	810	26.8%	210	7.0%
Limousine/Taxi/Bus Services	629	7,580	150	600	101	290	48.3%	90	100	190	31.7%	40	90	130	21.7%	220	36.7%	50	8.3%
Liquor Stores	546	400	322	30	305	30	100.0%	10	10	20	66.7%		10	10	33.3%				
Loan Brokers/Advance Fee Brokers	166	114,160	6	2,000	33	400	20.0%	40	270	310	15.5%	80	90	170	8.5%	690	34.5%	830	41.5%
Lotteries (State, Local, Foreign)	143	10,040	129	10	329	10	100.0%												
Magazine Subscriptions by Mail	553	21,980	71	3,480	13	2,650	76.1%	1,090	1,460	2,550	73.3%	260	100	360	10.3%	390	11.2%	180	5.2%
Magazine Subscriptions by Telephone	559	37,870	41	750	90	560	74.7%	60	420	480	64.0%	20	80	100	13.3%	70	9.3%	100	13.3%
Manufacturers/Products (Not Elsewhere Classified)	700	27,230	59	2,420	25	1,960	81.0%	580	970	1,550	64.0%	110	410	520	21.5%	270	11.2%	90	3.7%
Marinas	074	600	307	40	299	30	75.0%	10	10	20	50.0%		10	10	25.0%	10	25.0%	10	25.0%
Marine Construction/Pilings, Docks, etc.	075	1,060	292	20	316	10	50.0%					10		10	50.0%				
Marine Electrical Service	076	110	330	20	317	10	50.0%						10	10	50.0%	10	50.0%		
Marine Electronic Equipment/supplies	077	110	331	20	318	10	50.0%		10	10	50.0%					10	50.0%		
Marine Sales/Services, Other	079	420	321	60	274	30	50.0%		20	20	33.3%		10	10	16.7%	30	50.0%		
Market Research (survey) Companies	645	5,940	170	170	197	70	41.2%	60	10	70	41.2%	10		10	5.9%	80	47.1%	10	5.9%
Marketing Research Companies	902	12,610	108	50	289	20	40.0%	10	10	20	40.0%		10	10	20.0%	10	20.0%	10	20.0%
Masonry/Cement/Surface Refinishing	407	13,810	99	590	105	280	47.5%	70	120	190	32.2%	40	100	140	23.7%	210	35.6%	50	8.5%
Mattress and Bedding Stores	547	6,050	166	620	98	440	71.0%	130	230	360	58.1%	30	80	110	17.7%	120	19.4%	30	4.8%
Media (TV, radio, newspaper and magazine)	641	5,710	175	340	148	190	55.9%	40	70	110	32.4%	30	90	120	35.3%	100	29.4%	30	8.8%

Table IV, continued

Total Activity by Type of Business

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Satisfied Assumed	Total Satisfied Number	%	Dissatisfied AJR*	Dissatisfied	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Medical Laboratory Services	337	1,680	273	150	213	120	80.0%	40	50	90	60.0%	10	30	40	26.7%	10	6.7%	10	6.7%
Mobile Home Parks	429	1,150	287	80	275	40	66.7%		20	20	33.3%	10	20	30	50.0%	10	16.7%		
Mobile Home Services	431	4,500	195	260	165	120	46.2%	30	50	80	30.8%	30	50	80	30.8%	80	30.8%	30	11.5%
Mobile/Modular Home Dealers	430	18,590	80	1,160	63	830	71.6%	180	470	650	56.0%	110	180	290	25.0%	180	15.5%	40	3.4%
Modeling Schools	323	13,780	100	120	223	80	66.7%	20	40	60	50.0%	10	20	30	25.0%	20	16.7%	10	8.3%
Modeling/Talent Agencies	642	6,720	155	720	92	550	76.4%	260	200	460	63.9%	30	90	120	16.7%	80	11.1%	70	9.7%
Mortgage and Escrow Companies	112	103,910	9	1,670	44	1,270	76.0%	360	590	950	56.9%	110	320	430	25.7%	210	12.6%	80	4.8%
Motorcycle Sales and Service Companies	040	2,710	238	340	149	220	64.7%	40	110	150	44.1%	40	60	100	29.4%	70	20.6%	20	5.9%
Moving/Storage Companies	650	42,860	38	2,230	26	1,370	61.4%	260	620	880	39.5%	250	490	740	33.2%	470	21.1%	140	6.3%
Multi-Level Selling Companies	140	40,290	40	340	150	290	85.3%	80	170	250	73.5%	10	40	50	14.7%	20	5.9%	20	5.9%
Music/Record/Cassette Tape/Compact Disk Stores	560	3,250	226	330	153	220	66.7%	60	110	170	51.5%	20	60	80	24.2%	50	15.2%	30	9.1%
Nursing Homes	332	3,550	212	50	290	40	80.0%	10	10	20	40.0%	10	20	30	60.0%	10	20.0%		
Nursing Services (including in-home care)	331	3,720	207	40	300	20	50.0%		10	10	25.0%	10	10	20	50.0%				
Office Equipment and Supplies	562	8,430	145	680	95	410	60.3%	120	180	300	44.1%	50	100	150	22.1%	180	26.5%	40	5.9%
Oil and Gas Leases and Lotteries	144	1,360	284	20	319	10	50.0%		10	10	50.0%		10	10	50.0%				
Oil and Lubrication Centers, Quick Service	023	7,370	151	540	113	340	63.0%	80	170	250	46.3%	70	90	160	29.6%	90	16.7%	40	7.4%
Optical Services	334	12,310	112	1,280	55	930	72.7%	300	410	710	55.5%	80	220	300	23.4%	230	18.0%	40	3.1%
Optometrists	333	2,880	235	240	173	170	70.8%	30	80	110	45.8%	40	50	90	37.5%	30	12.5%		
Ordered Product Sales, Other	569	62,570	21	5,340	6	4,110	77.0%	1,790	1,890	3,680	68.9%	140	430	570	10.7%	840	15.7%	260	4.9%
Ordered Product Sales via Newspaper/Magazine Advertising	557	13,020	104	2,490	23	2,200	88.4%	1,490	650	2,140	85.9%	20	70	90	3.6%	190	7.6%	70	2.8%
Painting/Wallpapering Contractors	432	22,990	68	1,340	53	600	44.8%	120	320	440	32.8%	160	160	320	23.9%	460	34.3%	130	9.7%
Paper Pirates/Office Supplies	903	10,460	127	880	79	710	80.7%	100	440	540	61.4%	60	160	220	25.0%	80	9.1%	30	3.4%
Parking Lots/Garages	652	520	314	70	267	40	57.1%		30	30	42.9%	10	10	20	28.6%	20	28.6%		
Paving Contractors	435	25,790	63	1,140	65	530	46.5%	200	180	380	33.3%	100	150	250	21.9%	380	33.3%	130	11.4%
Pawn Shops	563	1,800	269	170	198	110	64.7%	10	60	70	41.2%	10	40	50	29.4%	40	23.5%		
Personal Services, Other	319	9,110	136	550	112	330	60.0%	110	140	250	45.5%	40	80	120	21.8%	100	18.2%	80	14.5%
Pet and Pet Supply Shops	561	4,540	193	560	110	320	57.1%	70	140	210	37.5%	60	120	180	32.1%	140	25.0%	40	7.1%
Pet Services (Grooming, Training, Boarding)	653	3,570	211	340	151	230	67.6%	30	120	150	44.1%	30	90	120	35.3%	60	17.6%	10	2.9%
Photo Processing	565	4,970	185	540	114	370	68.5%	100	190	290	53.7%	30	80	110	20.4%	100	18.5%	40	7.4%
Photo Studios (except direct)	568	13,150	103	1,410	51	780	55.3%	230	390	620	44.0%	90	170	260	18.4%	410	29.1%	130	9.2%
Plumbing Contractors	438	32,300	52	1,840	37	1,140	62.0%	230	500	730	39.7%	190	410	600	32.6%	400	21.7%	100	5.4%
Police/Fire/Fraternal	619	19,450	76	80	260	50	62.5%	20	30	50	62.5%		10	10	12.5%	20	25.0%		
Ponzi Schemes/Chain Letters	142	1,970	262																
Porcelain/Fiberglass Refinishing Companies	462	4,710	190	100	245	50	50.0%	10	20	30	30.0%	10	10	20	20.0%	40	40.0%		
Porch and Patio/Deck Sales and Services	471	2,900	234	110	240	60	54.5%	20	20	40	36.4%	10	20	30	27.3%	40	36.4%	10	9.1%
Printing/Copying/Typesetting Companies	567	6,720	156	420	133	220	52.4%	60	90	150	35.7%	60	70	130	31.0%	120	28.6%	20	4.8%
Private Educational Schools/Colleges	662	9,160	135	100	246	80	80.0%	20	30	50	50.0%	10	30	40	40.0%	10	10.0%		
Private Investigation Services	677	2,710	239	60	276	30	50.0%		10	10	16.7%	10	10	20	33.3%	20	33.3%		
Professional Services, Other	669	8,080	146	220	182	120	54.5%	20	50	70	31.8%	10	40	50	22.7%	60	27.3%	40	18.2%
Promotions - Prize Offers, Other	909	59,950	22	440	131	230	52.3%	40	140	180	40.9%	40	50	90	20.5%	110	25.0%	60	13.6%
Property Management Companies	154	7,930	148	770	88	510	66.2%	100	230	330	42.9%	80	170	250	32.5%	130	16.9%	50	6.5%
Psychologists, Psychiatrists/Counseling Centers	335	1,090	290	60	277	50	83.3%	10	20	30	50.0%	10	20	30	50.0%				
Pyramid Companies	147	4,920	187	10	330							10		10	100.0%				
Radon Testing/Servicing	480	1,810	268	50	291	40	80.0%	20		20	40.0%		20	20	40.0%	20	40.0%		
Real Estate, Other	159	10,100	128	500	124	80	16.0%	20	40	60	12.0%	10	20	30	6.0%	20	4.0%	380	76.0%
Real Estate Appraisal Services	156	2,040	257	80	261	50	62.5%	20	10	30	37.5%	10	10	20	25.0%	20	25.0%	10	12.5%
Real Estate Sales Companies and Agents	145	27,580	58	1,120	66	770	68.8%	130	370	500	44.6%	120	270	390	34.8%	150	13.4%	70	6.3%
Rebate Offers	710	710	300	560	111	520	92.9%	180	310	490	87.5%		30	30	5.4%	20	3.6%	20	3.6%
Recording/Music Business	681	8,750	139	370	199	110	64.7%	10	60	70	41.2%	20	30	50	29.4%	30	17.6%	10	5.9%
Recreational Vehicle Dealers/Van Conversion	060	5,280	181	490	126	330	67.3%	70	140	210	42.9%	40	110	150	30.6%	80	16.3%	30	6.1%
Refuse/Trash Removal Services	682	2,750	237	240	174	180	75.0%	60	70	130	54.2%	10	50	60	25.0%	40	16.7%		
Rental Companies (furniture, TVs, etc.)	683	3,310	223	290	158	200	69.0%	50	100	150	51.7%	30	50	80	27.6%	50	17.2%	20	6.9%

Table IV, continued

Total Activity by Type of Business

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Satisfied Assumed	Total Satisfied Number	%	Dissatisfied ---	Dissatisfied AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Rent-To-Own Companies	678	3,420	218	210	184	130	61.9%	30	60	90	42.9%	10	40	50	23.8%	60	28.6%	10	4.8%
Repair Facilities, Other	029	8,440	144	540	115	290	53.7%	40	170	210	38.9%	60	80	140	25.9%	150	27.8%	40	7.4%
Restaurants (excluding fast food restaurants)	217	5,410	*52	790	86	500	63.3%	130	250	380	48.1%	70	130	200	25.3%	150	19.0%	60	7.6%
Resume Services	884	1,650	266	60	278	30	50.0%		10	10	16.7%	10	10	20	33.3%	20	33.3%	10	16.7%
Retail Stores, Other	599	32,708	51	3,210	14	2,110	65.7%	520	930	1,450	45.2%	210	660	870	27.1%	660	20.6%	230	7.2%
Roofing and Guttering Service/Sheet Metal	440	137,250	4	3,820	10	1,960	51.3%	600	870	1,470	38.5%	330	480	820	21.5%	1,100	28.8%	430	11.3%
Rustproofing Shops, Auto	027	2,320	247	60	279	40	66.7%		10	10	16.7%	10	20	30	50.0%	10	16.7%		
Satellite/Antenna Sales and Service	554	8,660	157	290	159	170	58.6%	50	70	120	41.4%	10	50	80	20.7%	90	31.0%	10	3.4%
Savings and Loans	113	5,370	179	160	207	120	75.0%	30	50	80	50.0%	10	40	50	31.3%	20	12.5%	10	6.3%
Secretarial Services	686	710	301	20	320	10	50.0%									10	50.0%		
Securities Brokers and Dealers	155	11,560	114	90	250	70	77.8%	30	30	60	66.7%		20	20	22.2%	10	11.1%	10	11.1%
Self-Defense Studios	324	920	297	60	280	30	50.0%					10	20	30	50.0%	10	16.7%		
Seminars	687	11,230	120	530	118	250	47.2%	60	150	210	39.6%	40	30	70	13.2%	140	26.4%	100	18.9%
Septic Tank Services/Installation	439	5,140	182	250	169	150	60.0%	60	30	90	36.0%	40	60	100	40.0%	50	20.0%	10	4.0%
Service Stations	005	8,560	140	1,440	50	890	61.8%	170	410	580	40.3%	150	310	460	31.9%	320	22.2%	90	6.3%
Services, Other	699	105,810	8	4,940	7	2,910	58.9%	850	1,340	2,190	44.3%	290	720	1,010	20.4%	1,280	25.9%	450	9.1%
Shoe Repair Service	657	560	312	80	262	40	50.0%	10	20	30	37.5%	10	10	20	25.0%	30	37.5%		
Shoe Stores	556	1,480	278	350	144	250	71.4%	70	110	180	51.4%	30	60	90	25.7%	60	17.1%	20	5.7%
Siding Contractors	445	36,150	47	1,100	69	740	67.3%	260	340	600	54.5%	80	140	220	20.0%	180	16.4%	100	9.1%
Smoking Cessation Clinics	326	700	303	10	331				10	10	100.0%								
Snow Removal Services	879	340	326	30	306	20	66.7%	10	10	20	66.7%		10	10	33.3%	10	33.3%		
Solar Heating and Cooling	442	3,020	232	60	281	30	50.0%	10	10	20	33.3%	10	10	20	33.3%	20	33.3%		
Soliciting Organizations, Other	649	11,390	117	90	251	60	66.7%	20	20	40	44.4%	10	20	30	33.3%	20	22.2%		
Spa/Whirlpool Bath Sales and Service	444	8,550	141	400	139	260	65.0%	80	110	190	47.5%	30	70	100	25.0%	90	22.5%	30	7.5%
Sporting Goods/Bicycle Stores	577	2,440	245	340	152	210	61.8%	70	90	160	47.1%	20	50	70	20.6%	110	32.4%	10	2.9%
Surgical/Hospital Supplies	336	1,060	293	90	252	60	66.7%	20	30	50	55.6%	10	10	20	22.2%	10	11.1%	10	11.1%
Sweepstakes, Contests, & Games (not for charities)	904	116,630	5	580	108	270	46.6%	40	150	190	32.8%	200	80	280	48.3%	70	12.1%	40	6.9%
Swimming Pool Construction/Service/Supplies	450	33,270	48	1,180	61	760	64.4%	250	300	550	46.6%	130	210	340	28.8%	200	16.9%	100	8.5%
Tailoring/Alterations	664	700	304	120	230	50	41.7%	10	20	30	25.0%	10	20	30	25.0%	50	41.7%	10	8.3%
Tanning Salons	327	3,040	230	230	179	130	56.5%	30	80	110	47.8%	10	30	40	17.4%	40	17.4%	40	17.4%
Tax Preparation Services	668	8,430	151	240	175	130	54.2%	20	70	90	37.5%	20	40	60	25.0%	90	37.5%	10	4.2%
Taxidermy	663	430	317	50	282	30	60.0%	10	10	20	40.0%		10	10	20.0%	20	40.0%		
Telephone Companies (local and long-distance)	665	16,290	88	1,120	67	870	77.7%	250	460	710	63.4%	60	150	210	18.8%	110	9.8%	80	7.1%
Telephone Equipment	578	6,220	164	500	125	380	76.0%	130	150	280	56.0%	20	100	120	24.0%	70	14.0%	30	6.0%
Telephone Solicitations, Other	919	17,870	83	460	129	320	69.6%	130	120	250	54.3%	30	70	100	21.7%	80	17.4%	20	4.3%
Television Home Shopping Services	551	2,630	242	150	214	140	93.3%	60	70	130	86.7%		10	10	6.7%			10	6.7%
Timeshare Campground/Resort Companies	157	23,720	66	590	106	360	61.0%	140	130	270	45.8%	60	80	140	23.7%	100	16.9%	80	13.6%
Timeshare Campground/Resort Promotions	905	24,540	65	290	160	170	58.6%	80	60	140	48.3%	20	30	50	17.2%	70	24.1%	30	10.3%
Tire/Battery/Accessories Shops	015	16,020	89	1,850	36	1,360	73.5%	320	680	1,000	54.1%	200	360	560	30.3%	210	11.4%	80	4.3%
Title Companies	158	1,630	274	80	263	50	62.5%	20	30	50	62.5%	10	10	20	25.0%	10	12.5%	10	12.5%
Tobacco Stores	581	200	327	20	321	10	50.0%		10	10	50.0%		10	10	50.0%				
Tourist Attractions/Theme Parks	666	1,850	267	140	221	70	50.0%	20	40	60	42.9%	10	10	20	14.3%	40	28.6%	10	7.1%
Towing Shops	024	3,400	221	540	116	240	44.4%	20	140	160	29.6%	60	80	140	25.9%	190	35.2%	50	9.3%
Toy Stores	582	770	298	80	264	50	62.5%	30	20	50	62.5%		10	10	12.5%	20	25.0%		
Tractors and Other Farm Equipment Dealers	050	570	316	90	253	60	66.7%	10	30	40	44.4%	10	20	30	33.3%	20	22.2%		
Trade/Vocational Schools	670	90,720	12	800	85	640	80.0%	280	200	480	60.0%	30	160	190	23.8%	70	8.8%	60	7.5%
Travel Agencies/Clubs/Discount Travel Services	675	86,490	15	2,620	22	1,560	59.5%	450	640	1,090	41.6%	240	470	710	27.1%	550	21.0%	270	10.3%
Trucks and Heavy Equipment Dealers	055	1,380	283	80	265	60	75.0%	10	30	40	50.0%	10	20	30	37.5%	20	25.0%		
Tuxedo/Gown Sales and Rentals	583	950	295	90	254	50	55.6%	10	10	20	22.2%	10	20	30	33.3%	30	33.3%		
TV/Radio Advertising (incl. 30 minute infomercials)	558	5,600	177	580	109	510	87.9%	130	320	450	77.6%	20	50	70	12.1%	40	6.9%	20	3.4%
TV/Radio/Phonog./VCR/Cassette-Disk Player Stores	580	15,990	90	1,800	41	1,270	70.6%	430	560	990	55.0%	150	280	430	23.9%	320	17.8%	60	3.3%
TV/Stereo/Radio/VCR Servicing Establishments	655	23,720	67	2,430	24	1,510	61.6%	350	730	1,080	44.1%	200	440	640	26.1%	600	24.5%	140	5.7%

Table IV, continued

Total Activity by Type of Business

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Unclaimed Funds Retrieval Services	170	28,520	55	130	224	30	23.1%	10	20	30	23.1%	10		10	7.7%	80	61.5%	10	7.7%
Uniform Sales and Rentals	584	400	323	30	307	20	66.7%		10	10	33.3%		10	10	33.3%	10	33.3%		
Upholstery Companies	685	10,633	124	1,860	35	1,080	58.1%	290	500	790	42.5%	180	280	460	24.7%	470	25.3%	130	7.0%
Utility Companies (electric/gas/water)	680	5,620	176	600	102	470	78.3%	140	230	370	61.7%	40	100	140	23.3%	70	11.7%	20	3.3%
Vacation Certificate/Voucher Companies	908	109,020	7	910	75	550	60.4%	230	140	370	40.7%	90	180	270	29.7%	160	17.6%	120	13.2%
Vacuum Cleaner Sales and Service	585	19,400	77	790	87	550	69.6%	170	240	410	51.9%	70	140	210	26.6%	130	16.5%	40	5.1%
Vanity Publishers - Books and Music	692	4,990	184	100	247	80	80.0%	30	40	70	70.0%		10	10	10.0%	20	20.0%	10	10.0%
Vehicle Sales/Manufacturing Companies, Other	009	9,690	130	490	127	330	67.3%	80	150	230	46.9%	30	110	140	28.6%	90	18.4%	30	6.1%
Veterinarians/Veterinary Hospitals	340	3,540	214	200	190	150	75.0%	20	70	90	45.0%	20	60	80	40.0%	20	10.0%	10	5.0%
Video Instruction Tapes	694	2,690	240	30	308	20	66.7%	10		10	33.3%					10	33.3%		
Video Services (e.g. taping weddings, etc.)	695	3,170	228	170	200	130	76.5%	50	50	100	58.8%	10	30	40	23.5%	30	17.6%	10	5.9%
Video Tape Rental/Sales	587	3,550	213	600	103	360	60.0%	90	170	260	43.3%	30	90	120	20.0%	190	31.7%	20	3.3%
Water Conditioning Companies	452	21,020	74	810	84	560	69.1%	180	200	380	46.9%	70	180	250	30.9%	140	17.3%	40	4.9%
Waterproofing Companies	455	29,800	54	370	141	250	67.6%	90	120	210	56.8%	30	40	70	18.9%	60	16.2%	30	8.1%
Weight Reduction/Diet Clinics	308	10,630	125	420	134	330	78.6%	100	170	270	64.3%	20	60	80	19.0%	40	9.5%	40	9.5%
Welding Services	454	1,630	275	90	255	50	55.6%	20	20	40	44.4%	10	10	20	22.2%	20	22.2%	10	11.1%
Wholesalers/Distributors	750	22,430	69	1,030	72	730	70.9%	250	310	560	54.4%	50	170	220	21.4%	190	18.4%	70	6.8%
Window Accessory/Covering/Drapery Companies	588	6,730	154	1,220	57	780	63.9%	90	110	200	16.4%	40	590	630	51.6%	360	29.5%	30	2.5%
Windows/Doors Installation and Service	447	55,190	25	1,750	42	1,110	63.4%	380	520	900	51.4%	100	220	320	18.3%	390	22.3%	160	9.1%
Windshield/Glass Repair Shops, Auto	018	4,130	199	210	185	120	57.1%	40	40	80	38.1%	10	40	50	23.8%	70	33.3%	20	9.5%
Work-at-Home Companies	148	176,060	1	1,450	49	690	47.6%	220	400	620	42.8%	80	70	130	9.0%	580	40.0%	120	8.3%
Wrecking/Salvage Services	025	2,220	250	210	186	110	52.4%	20	50	70	33.3%	20	50	70	33.3%	60	28.6%	20	9.5%
Not Elsewhere Classified	999	1,184,070		11,880				1,630	3,160	4,790		730	1,410			3,800		3,290	

* Totals may not add due to rounding.

COUNCIL OF BETTER BUSINESS BUREAUS ANNUAL ACTIVITY REPORT - 1992

Complaints Ranked by Settlement Index

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
* Totals		6,747,278		263,650		173,130	65.7%	52,200	80,200	132,400	50.2%	20,840	40,730	61,570	23.4%	48,910	18.6%	20,770	7.9%
Adoption Services	503	640	305	10	322	10	100.0%	10		10	100.0%								
Aircraft Dealers/Supplies	080	155	328	10	323	10	100.0%		10	10	100.0%								
Aircraft Repair and Service	081	105	332	10	324	10	100.0%		10	10	100.0%								
Airports	085	132	329	10	325	10	100.0%												
Business/Civic Memberships	517	5,390	178	20	311	20	100.0%		10	10	50.0%		10	10	50.0%				
Computerized Listing Services(excl. autos, apts., houses)	632	2,000	261	10	326	10	100.0%	10		10	100.0%								
Drug/Alcohol Rehabilitation Centers	303	970	294	20	312	20	100.0%		10	10	50.0%		10	10	50.0%				
Electrolysis Services	321	570	308	10	327	10	100.0%		10	10	100.0%								
Elevators	417	420	320	10	328	10	100.0%						10	10	100.0%				
Health Food/Nutritional Supplement Stores	222	1,850	265	40	295	40	100.0%	10	10	20	50.0%		10	10	25.0%				
Hypnosis Practitioners	322	2,280	248	20	313	20	100.0%		10	10	50.0%					10	50.0%		
Insurance - life, sold by mail/TV/phone	131	11,360	118	40	298	40	100.0%	30		30	75.0%								
Insurance - prop. damage/home owner/renter, mail/TV	134	1,410	281	20	314	20	100.0%	10		10	50.0%								
Liquor Stores	546	400	322	30	305	30	100.0%	10	10	20	66.7%		10	10	33.3%				
Lotteries (State, Local, Foreign)	143	10,040	129	10	329	10	100.0%												
Direct Selling - Encyclopedias/Books	515	4,930	186	180	195	170	94.4%	60	80	140	77.8%		30	30	16.7%	10	5.5%		
Television Home Shopping Services	551	2,630	242	150	214	140	93.3%	60	70	130	86.7%		10	10	6.7%			10	6.7%
Rebate Offers	710	710	300	580	111	520	92.9%	180	310	490	87.5%		30	30	5.4%	20	3.6%	20	3.6%
Insurance - accident & health, by mail/TV/phone	132	12,800	107	120	228	110	91.7%	70	30	100	83.3%		10	10	8.3%			10	8.3%
Book/Record/Tape Clubs	554	5,710	174	1,630	45	1,480	90.8%	350	1,000	1,350	82.8%	30	130	160	9.8%	90	5.5%	30	1.8%
Credit Reporting Companies	121	11,340	119	600	100	540	90.0%	110	350	460	76.7%	30	80	110	18.3%	10	1.7%	20	3.3%
Auto Extended Service Contract Companies	032	21,240	73	530	117	470	88.7%	40	360	400	75.5%	10	70	80	15.1%	30	5.7%	20	3.8%
Ordered Product Sales via Newspaper/Magazine Advertising	557	13,020	104	2,490	23	2,200	88.4%	1,490	650	2,140	85.9%	20	70	90	3.6%	190	7.6%	70	2.8%
Cruise Lines	623	3,790	207	340	147	300	88.2%	20	270	290	85.3%	10	20	30	8.8%	10	2.9%	10	2.9%
TV/Radio Advertising (incl. 30 minute infomercials)	558	5,800	177	580	109	510	87.9%	130	320	450	77.6%	20	50	70	12.1%	40	6.9%	20	3.4%
Direct Selling - Cookware/Cutlery	517	9,480	132	80	258	70	87.5%	30	20	50	62.5%	10	20	30	37.5%				
Banks	100	37,210	44	1,690	43	1,470	87.0%	590	660	1,250	74.0%	70	230	300	17.8%	70	4.1%	70	4.1%
Catalogs by Mail	556	26,710	60	2,840	19	2,440	85.9%	710	1,570	2,280	80.3%	70	170	240	8.5%	240	8.5%	90	3.2%
Insurance - prop. damage/home owner/renter, agents	134	4,200	197	140	220	120	85.7%	20	50	70	50.0%	10	50	60	42.9%				
Airlines	605	1,707	271	340	145	290	85.3%	70	150	220	64.7%	20	60	80	23.5%	10	2.9%	30	8.8%
Multi-Level Selling Companies	140	40,290	40	340	150	290	85.3%	80	170	250	73.5%	10	40	50	14.7%	20	5.9%	20	5.9%
Department Stores	510	14,670	94	2,780	20	2,350	84.5%	830	1,160	1,990	71.6%	120	360	480	17.3%	170	6.1%	140	5.0%
Hotels/Motels/Resorts	537	11,410	116	4,630	8	3,900	84.2%	2,880	630	3,510	75.8%	210	390	600	13.0%	390	8.4%	130	2.8%
Hair Product - Improvement Companies	315	6,570	159	310	155	260	83.9%	40	140	180	58.1%	10	70	80	25.8%	30	9.7%	20	6.5%
Cable/Pay Television Companies	612	14,170	96	1,830	38	1,530	83.6%	470	860	1,330	72.7%	100	210	310	16.9%	140	7.7%	70	3.8%
Auto Clubs	031	700	302	60	268	50	83.3%	10	30	40	66.7%		10	10	16.7%			10	16.7%
Psychologists, Psychiatrists/Counseling Centers	335	1,090	290	60	277	50	83.3%	10	20	30	50.0%	10	20	30	50.0%				
Glass and Mirror Companies	461	5,300	180	580	107	480	82.8%	50	380	430	74.1%	20	40	60	10.3%	70	12.1%	20	3.4%
Check Cashing/Guarantee Services	161	3,390	222	110	236	90	81.8%	20	50	70	63.6%		20	20	18.2%	10	9.1%		
Auto Manufacturers	001	8,500	143	430	132	350	81.4%	100	160	260	60.5%	20	90	110	25.6%	20	4.7%	40	9.3%
Credit Unions	111	3,170	227	160	202	130	81.3%	20	60	80	50.0%	10	40	50	31.3%	10	6.3%	10	6.3%
Manufacturers/Products (Not Elsewhere Classified)	700	27,230	59	2,420	25	1,980	81.0%	580	970	1,550	64.0%	110	410	520	21.5%	270	11.2%	90	3.7%
Paper Pirates/Office Supplies	903	10,460	127	880	79	710	80.7%	100	440	540	61.4%	60	160	220	25.0%	80	9.1%	30	3.4%
Insurance, Other	130	67,770	19	1,210	58	970	80.2%	160	560	720	59.5%	60	250	310	25.6%	110	9.1%	70	5.8%
Direct Selling - Cosmetics	514	4,820	189	50	285	40	80.0%	10	20	30	60.0%		20	20	40.0%				
Insurance - life, sold by agents	131	45,490	36	400	138	320	80.0%	80	180	260	65.0%	20	60	80	20.0%	30	7.5%	40	10.0%
Medical Laboratory Services	337	1,680	273	150	213	120	80.0%	40	50	90	60.0%	10	30	40	26.7%	10	6.7%	10	6.7%
Nursing Homes	332	3,550	212	50	290	40	80.0%	10	10	20	40.0%	10	20	30	60.0%	10	20.0%		

Table V, continued

Complaints Ranked by Settlement Index

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Private Educational Schools/Colleges	662	9,160	135	100	246	80	80.0%	20	30	50	50.0%	10	30	40	40.0%	10	10.0%		
Radon Testing/Servicing	480	1,810	268	50	291	40	80.0%	20		20	40.0%		20	20	40.0%	20	40.0%		
Trade/Vocational Schools	670	90,720	12	800	85	640	80.0%	280	200	480	60.0%	30	160	190	23.8%	70	8.8%	60	7.5%
Vanity Publishers - Books and Music	692	4,990	184	100	247	80	80.0%	30	40	70	70.0%		10	10	10.0%	20	20.0%	10	10.0%
Hospitals/Clinics	330	7,150	152	880	78	700	79.5%	170	390	560	63.6%	80	140	220	25.0%	60	6.8%	50	5.7%
Food Stores - Chain	205	2,090	255	240	171	190	79.2%	70	100	170	70.8%	10	20	30	12.5%	30	12.5%	10	4.2%
Executive Counseling Firms	626	5,990	168	190	193	150	78.9%	40	70	110	57.9%	10	40	50	26.3%	20	10.5%	10	5.3%
Auto Dealers, Franchised (new & used sales)	000	103,690	10	13,020	1	10,260	78.8%	2,550	4,620	7,170	55.1%	1080	3,090	4,170	32.0%	800	6.1%	880	6.8%
Food Stores - Independent	210	1,470	278	140	218	110	78.6%	30	70	100	71.4%	10	10	20	14.3%	20	14.3%	10	7.1%
Weight Reduction/Diet Clinics	328	10,630	125	420	134	330	78.6%	100	170	270	64.3%	20	60	80	19.0%	40	9.5%	40	9.5%
Direct Marketing (other than catalogs)	555	50,990	28	4,330	9	3,400	78.5%	1,730	1,520	3,250	75.1%	240	160	400	9.2%	490	11.3%	200	4.6%
Utility Companies (electric/gas/water)	680	5,620	176	600	102	470	78.3%	140	230	370	61.7%	40	100	140	23.3%	70	11.7%	20	3.3%
Chiropractic Doctors and Clinics	304	3,960	202	180	194	140	77.8%	40	50	90	50.0%	10	50	60	33.3%	20	11.1%		
Securities Brokers and Dealers	155	11,560	114	90	250	70	77.8%	30	30	60	66.7%		20	20	22.2%	10	11.1%	10	11.1%
Telephone Companies (local and long-distance)	665	16,250	88	1,120	67	870	77.7%	250	460	710	63.4%	60	150	210	18.8%	110	9.8%	80	7.1%
Alarm Systems Dealers	400	48,070	33	1,060	71	820	77.4%	350	300	650	61.3%	70	170	240	22.6%	120	11.3%	50	4.7%
Ordered Product Sales, Other	569	62,570	21	5,340	6	4,110	77.0%	1,790	1,890	3,680	68.9%	140	430	570	10.7%	840	15.7%	260	4.9%
Insurance - accident & health, by agents	132	26,530	61	300	157	230	76.7%	60	110	170	56.7%	20	60	80	26.7%	30	10.0%	20	6.7%
Auto Repair Shops - brakes, shocks, muffler	026	11,020	122	940	73	720	76.6%	150	380	530	56.4%	70	200	270	28.7%	110	11.7%	30	3.2%
Consumer Finance and Loan Companies	110	37,240	43	1,320	54	1,010	76.5%	180	610	790	59.8%	80	220	300	22.7%	170	12.9%	60	4.5%
Hearing Aid Companies	325	16,770	86	660	94	520	76.5%	150	230	380	55.9%	60	140	200	29.4%	60	8.8%	30	4.4%
Video Services (e.g. taping weddings, etc.)	696	3,170	228	170	200	130	76.5%	50	50	100	58.8%	10	30	40	23.5%	30	17.6%	10	5.9%
Modeling/Talent Agencies	642	6,720	155	720	92	550	76.4%	260	200	460	63.9%	30	90	120	16.7%	80	11.1%	70	9.7%
Magazine Subscriptions by Mail	553	21,980	71	3,480	13	2,650	76.1%	1,090	1,460	2,550	73.3%	260	100	360	10.3%	390	11.2%	180	5.2%
Mortgage and Escrow Companies	112	103,910	9	1,670	44	1,270	76.0%	360	590	950	56.9%	110	320	430	25.7%	210	12.6%	80	4.8%
Telephone Equipment	678	6,220	164	500	125	380	76.0%	130	150	280	56.0%	20	100	120	24.0%	70	14.0%	30	6.0%
Health Clubs/Tennis and Racquetball	620	17,220	84	2,150	31	1,630	75.8%	320	1,000	1,320	61.4%	140	300	440	20.5%	270	12.6%	120	5.6%
Doctors (M.D.'s)	305	8,510	142	700	93	530	75.7%	120	280	400	57.1%	60	120	180	25.7%	60	8.6%	50	7.1%
Building Materials and Supplies	405	12,330	111	820	82	620	75.6%	170	300	470	57.3%	50	150	200	24.4%	110	13.4%	40	4.9%
Discount Department Stores	511	3,410	219	410	136	310	75.6%	120	140	260	63.4%	30	40	70	17.1%	60	14.6%	20	4.9%
Home Furnishing Stores(exc. mattress, window, floor cov.)	545	50,770	29	9,570	2	7,190	75.1%	3,810	2,310	6,120	63.9%	370	1,070	1,440	15.0%	1,320	13.8%	690	7.2%
Catalog Show Room Merchandisers	509	1,910	263	120	226	90	75.0%	30	40	70	58.3%	10	20	30	25.0%	10	8.3%		
Child Care Centers/Services	308	12,820	106	160	201	120	75.0%	20	70	90	56.3%	10	40	50	31.3%	20	12.5%		
Driving Schools	312	2,020	259	40	294	30	75.0%	10	10	20	50.0%		10	10	25.0%				
Financial Institutions, Other	119	3,030	231	160	205	120	75.0%	20	90	110	68.8%	10	20	30	18.8%	20	12.5%	10	6.3%
Insurance - auto, sold by mail/TV/phone	133	6,360	163	40	297	30	75.0%	20	10	30	75.0%	10	10	20	50.0%				
Marinas	074	600	307	40	299	30	75.0%	10	10	20	50.0%		10	10	25.0%	10	25.0%	10	25.0%
Refuse/Trash Removal Services	682	2,750	237	240	174	180	75.0%	60	70	130	54.2%	10	50	60	25.0%	40	16.7%		
Savings and Loans	113	5,370	179	160	207	120	75.0%	30	50	80	50.0%	10	40	50	31.3%	20	12.5%	10	6.3%
Trucks and Heavy Equipment Dealers	055	1,390	283	80	265	60	75.0%	10	30	40	50.0%	10	20	30	37.5%	20	25.0%		
Veterinarians/Veterinary Hospitals	340	3,540	214	200	190	150	75.0%	20	70	90	45.0%	20	60	80	40.0%	20	10.0%	10	5.0%
Magazine Subscriptions by Telephone	559	37,870	41	750	90	560	74.7%	80	420	480	64.0%	20	80	100	13.3%	70	9.3%	100	13.3%
Dentists/Dental Clinics	300	11,070	121	610	99	450	73.8%	80	220	300	49.2%	60	150	210	34.4%	70	11.5%	40	6.6%
Tire/Battery/Accessories Shops	015	16,020	89	1,850	36	1,360	73.5%	320	680	1,000	54.1%	200	360	560	30.3%	210	11.4%	80	4.3%
Ambulance Services	301	1,110	288	110	231	80	72.7%	20	40	60	54.5%		20	20	18.2%	20	18.2%	10	9.1%
Awnings/Tents/Canvas	402	2,010	260	110	233	80	72.7%	30	30	60	54.5%	10	20	30	27.3%	20	18.2%	10	9.1%
Bulk Meat Companies	200	9,220	134	220	180	160	72.7%	50	80	130	59.1%	10	20	30	13.6%	40	18.2%	10	4.5%
Charity - Local	614	49,990	31	110	235	80	72.7%	30	40	70	63.6%		10	10	9.1%	20	18.2%	10	9.1%
Dance Schools and Studios	309	2,240	249	110	237	80	72.7%	20	30	50	45.5%	10	20	30	27.3%	20	18.2%	10	9.1%
Optical Services	334	12,310	112	1,280	55	930	72.7%	300	410	710	55.5%	80	220	300	23.4%	230	18.0%	40	3.1%

Table V, continued

Complaints Ranked by Settlement Index

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Gardening/Nursery Products Stores	540	5,870	171	730	91	530	72.6%	100	290	390	53.4%	80	140	220	30.1%	80	11.0%	40	5.5%
Exterminating Services	410	50,120	30	1,460	48	1,050	71.9%	330	470	800	54.8%	140	250	390	26.7%	190	13.0%	70	4.8%
Barber/Beauty Shops	307	4,560	192	810	83	580	71.6%	150	230	380	46.9%	80	200	280	34.6%	130	16.0%	20	2.5%
Mobile/Modular Home Dealers	430	18,590	80	1,160	63	830	71.6%	180	470	650	56.0%	110	180	290	25.0%	180	15.5%	40	3.4%
Auto Repair Shops - radiator	021	3,500	215	210	183	150	71.4%	30	70	100	47.6%	30	50	80	38.1%	30	14.3%	10	4.8%
Direct Selling, Other (Party Plans, etc.)	530	33,040	49	1,190	60	850	71.4%	350	340	690	58.0%	70	150	220	18.5%	220	18.5%	60	5.0%
Fabric Stores	536	2,340	246	140	217	100	71.4%	20	30	50	35.7%	10	50	60	42.9%	20	14.3%	10	7.1%
Shoe Stores	566	1,480	278	350	144	250	71.4%	70	110	180	51.4%	30	60	90	25.7%	60	17.1%	20	5.7%
Buying Clubs/Group Purchasing Organizations	508	31,220	53	590	104	420	71.2%	140	180	320	54.2%	90	100	190	32.2%	50	8.5%	30	5.1%
Mattress and Bedding Stores	547	6,050	166	620	98	440	71.0%	130	230	360	58.1%	30	80	110	17.7%	120	19.4%	30	4.8%
Wholesalers/Distributors	750	22,430	69	1,030	72	730	70.9%	250	310	560	54.4%	50	170	220	21.4%	190	18.4%	70	6.8%
Optometrists	333	2,880	235	240	173	170	70.8%	30	80	110	45.8%	40	50	90	37.5%	30	12.5%		
Credit-Related Services, Other	128	6,590	159	240	170	170	70.8%	70	90	160	66.7%	10	20	30	12.5%	30	12.5%	30	12.5%
TV/Radio/Phonog./VCR/Cassette-Disk Player Stores	580	15,990	90	1,800	41	1,270	70.8%	430	560	990	55.0%	150	280	430	23.9%	320	17.8%	60	3.3%
Credit Card Companies	115	159,950	3	1,250	56	880	70.4%	310	460	770	61.6%	60	110	170	13.6%	210	16.8%	100	8.0%
Collection Agencies	120	27,950	57	2,190	28	1,540	70.3%	390	840	1,230	56.2%	90	300	390	17.8%	350	16.0%	210	9.6%
Food Companies, Other	229	3,710	208	200	188	140	70.0%	50	70	120	60.0%	10	20	30	15.0%	40	20.0%	10	5.0%
Food Manufacturers, Wholesalers/Distributors	220	2,120	253	100	242	70	70.0%	40	20	60	60.0%		10	10	10.0%	10	10.0%	10	10.0%
Franchise Selling Companies	125	16,520	87	100	243	70	70.0%	20	30	50	50.0%	10	20	30	30.0%	20	20.0%		
Freezer Food Plans	215	6,540	160	100	244	70	70.0%	20	50	70	70.0%	10	10	20	20.0%	20	20.0%	10	10.0%
Fuel Oil Companies	416	3,730	206	200	189	140	70.0%	50	50	100	50.0%	20	40	60	30.0%	30	15.0%	10	5.0%
Vacuum Cleaner Sales and Service	586	19,400	77	790	87	550	69.6%	170	240	410	51.9%	70	140	210	26.6%	130	16.5%	40	5.1%
Floor Covering (including carpeting) Stores	535	45,370	37	3,650	12	2,540	69.6%	720	1,060	1,780	48.8%	360	770	1,130	31.0%	560	15.3%	190	5.2%
Telephone Solicitations, Other	919	17,870	83	460	129	320	69.6%	130	120	250	54.3%	30	70	100	21.7%	80	17.4%	20	4.3%
Direct Selling - Magazines	520	18,520	81	1,800	40	1,250	69.4%	590	500	1,090	60.6%	170	160	330	18.3%	240	13.3%	140	7.8%
Heating Service Contractors	418	37,370	42	1,110	66	770	69.4%	190	310	500	45.0%	90	270	360	32.4%	210	18.9%	50	4.5%
Land Development Companies/Real Estate	135	10,770	123	260	164	180	69.2%	70	80	150	57.7%	30	40	70	26.9%	50	19.2%	10	3.8%
Water Conditioning Companies	452	21,020	74	810	84	560	69.1%	180	200	380	46.9%	70	180	250	30.9%	140	17.3%	40	4.9%
Auto Repair Shops - transmission	020	45,680	35	2,170	29	1,500	69.1%	270	720	990	45.6%	170	500	670	30.9%	370	17.1%	150	6.9%
Rental Companies (furniture, TVs, etc.)	683	3,310	223	290	158	200	69.0%	50	100	150	51.7%	30	50	80	27.6%	50	17.2%	20	6.9%
Drug Stores/Pharmacies	523	1,190	285	160	203	110	68.8%	40	40	80	50.0%	30	20	50	31.3%	20	12.5%	10	6.3%
Real Estate Sales Companies and Agents	145	27,580	58	1,120	66	770	68.8%	130	370	500	44.6%	120	270	390	34.8%	150	13.4%	70	6.3%
Photo Processing	565	4,970	185	540	114	370	68.5%	100	190	290	53.7%	30	80	110	20.4%	100	18.5%	40	7.4%
Jewelry Stores	550	17,060	85	1,810	39	1,240	68.5%	360	560	920	50.8%	170	320	490	27.1%	330	18.2%	80	4.4%
Advertising for Charity Publications	600	6,010	167	190	191	130	68.4%	40	60	100	52.6%	20	30	50	26.3%	30	15.8%	20	10.5%
Auto Sound Systems	016	2,870	236	250	166	170	68.0%	40	100	140	56.0%	10	30	40	16.0%	60	24.0%		
Hardware (lock, safe and key shops)	542	3,150	229	250	168	170	68.0%	40	60	100	40.0%	20	60	80	32.0%	50	20.0%	10	4.0%
Pet Services (Grooming, Training, Boarding)	653	3,570	211	340	151	230	67.6%	30	120	150	44.1%	30	90	120	35.3%	60	17.6%	10	2.9%
Waterproofing Companies	455	29,800	54	370	141	250	67.6%	90	120	210	56.8%	30	40	70	18.9%	60	16.2%	30	8.1%
Recreational Vehicle Dealers/Van Conversion	060	5,280	181	490	126	330	67.3%	70	140	210	42.9%	40	110	150	30.6%	80	16.3%	30	6.1%
Vehicle Sales/Manufacturing Companies, Other	009	9,690	130	490	127	330	67.3%	80	150	230	46.9%	30	110	140	28.6%	90	18.4%	30	6.1%
Siding Contractors	445	36,150	47	1,100	69	740	67.3%	260	340	600	54.5%	80	140	220	20.0%	180	16.4%	100	9.1%
Appliance Stores (Sales)	505	28,360	56	3,060	15	2,050	67.0%	550	1,020	1,570	51.3%	200	470	670	21.9%	550	18.0%	270	8.8%
Boat Rental, Charter	073	750	299	60	269	40	66.7%		30	30	50.0%		10	10	16.7%	10	16.7%		
Bulk Food Stores	202	1,080	291	30	301	20	66.7%		10	10	33.3%								
Coffee/Food Service	810	360	325	30	302	20	66.7%	10	10	20	66.7%					10	33.3%		
Dating and Social Introduction Services	311	13,850	98	750	89	500	66.7%	140	220	360	48.0%	90	140	230	30.7%	100	13.3%	60	8.0%
Debt Consolidation/Debt Management Services	122	9,630	131	120	227	80	66.7%	20	50	70	58.3%	10	10	20	16.7%	20	16.7%		
Franchise/Business Promotions, Other	149	3,930	203	60	273	40	66.7%	20	10	30	50.0%	10	10	20	33.3%	10	16.7%		
Furriers	539	570	309	30	303	20	66.7%	10		10	33.3%					10	33.3%		

Table V, continued

Complaints Ranked by Settlement Index

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Health and Medical Services, Other	399	21,740	72	1,140	64	760	66.7%	150	440	590	51.8%	100	170	270	23.7%	150	13.2%	130	11.4%
House & Apt. Rental Cos., Listing & Referral Services	153	13,220	102	900	76	600	66.7%	150	280	430	47.8%	90	170	260	28.9%	140	15.6%	70	7.8%
Mobile Home Parks	429	1,150	287	60	275	40	66.7%		20	20	33.3%	10	20	30	50.0%	10	16.7%		
Modeling Schools	323	13,780	100	120	229	80	66.7%	20	40	60	50.0%	10	20	30	25.0%	20	16.7%	10	8.3%
Music/Record/Cassette Tape/Compact Disk Stores	560	3,250	226	330	153	220	66.7%	60	110	170	51.5%	20	60	80	24.2%	50	15.2%	30	9.1%
Rustproofing Shops, Auto	027	2,320	247	60	279	40	66.7%		10	10	16.7%	10	20	30	50.0%	10	16.7%		
Snow Removal Services	679	340	328	30	306	20	66.7%	10	10	20	66.7%		10	10	33.3%	10	33.3%		
Soliciting Organizations, Other	649	11,390	117	90	251	60	66.7%	20	20	40	44.4%	10	20	30	33.3%	20	22.2%		
Surgical/Hospital Supplies	336	1,080	293	90	252	60	66.7%	20	30	50	55.6%	10	10	20	22.2%	10	11.1%	10	11.1%
Tractors and Other Farm Equipment Dealers	050	570	310	90	253	60	66.7%	10	30	40	44.4%	10	20	30	33.3%	20	22.2%		
Uniform Sales and Rentals	584	400	323	30	307	20	66.7%		10	10	33.3%		10	10	33.3%	10	33.3%		
Video Instruction Tapes	694	2,690	240	30	308	20	66.7%	10		10	33.3%					10	33.3%		
Property Management Companies	154	7,930	148	770	88	510	66.2%	100	230	330	42.9%	80	170	250	32.5%	130	16.9%	50	6.5%
Air Conditioning Services/Equipment	415	68,330	18	1,960	34	1,290	65.8%	320	530	850	43.4%	200	430	630	32.1%	330	16.8%	140	7.1%
Financial/Investment Companies & Services, Other	139	76,620	17	1,170	62	770	65.8%	160	440	600	51.3%	90	170	260	22.2%	210	17.9%	90	7.7%
Retail Stores, Other	599	32,708	51	3,210	14	2,110	65.7%	520	930	1,450	45.2%	210	660	870	27.1%	660	20.6%	230	7.2%
Fence Sales/Installation Services	414	15,230	92	520	119	340	65.4%	120	140	260	50.0%	40	70	110	21.2%	120	23.1%	20	3.8%
Fence Sales/Installation Services	414	15,230	92	520	119	340	65.4%	120	140	260	50.0%	40	70	110	21.2%	120	23.1%	20	3.8%
Auto Parts/Supplies	022	14,270	95	1,530	46	1,000	65.4%	250	480	730	47.7%	120	270	390	25.5%	330	21.6%	80	5.2%
Auto/Truck Rental/Leasing Companies	017	9,300	133	1,400	52	910	65.0%	210	440	650	46.4%	130	260	390	27.9%	290	20.7%	80	5.7%
Spa/Whirlpool Bath Sales and Service	444	8,550	141	400	139	260	65.0%	80	110	190	47.5%	30	70	100	25.0%	90	22.5%	30	7.5%
Motorcycle Sales and Service Companies	040	2,710	238	340	149	220	64.7%	40	110	150	44.1%	40	60	100	29.4%	70	20.6%	20	5.9%
Pawn Shops	563	1,800	269	170	198	110	64.7%	10	60	70	41.2%	10	40	50	29.4%	40	23.5%		
Recording/Music Business	681	8,750	139	170	199	110	64.7%	10	60	70	41.2%	20	30	50	29.4%	30	17.6%	10	5.9%
Auto Dealers - Used Only	003	57,240	23	3,000	17	1,940	64.7%	290	940	1,230	41.0%	240	710	950	31.7%	630	21.0%	180	6.0%
Insurance - auto, sold by agents	133	22,250	70	650	96	420	64.6%	70	250	320	49.2%	60	100	160	24.6%	130	20.0%	40	6.2%
Swimming Pool Construction/Service/Supplies	450	33,270	48	1,180	61	760	64.4%	250	300	550	46.6%	130	210	340	28.8%	200	16.9%	100	8.5%
Auto Services, Other	059	11,430	115	840	81	540	64.3%	100	260	360	42.9%	70	180	250	29.8%	190	22.6%	50	6.0%
Direct Selling - Cleaning Supplies	513	3,400	220	140	216	90	64.3%	30	50	80	57.1%		10	10	7.1%	40	28.6%		
Home Builders - New Construction	420	85,700	16	2,210	27	1,420	64.3%	350	650	1,000	45.2%	240	410	650	29.4%	380	17.2%	170	7.7%
Kitchen/Bathroom Remodeling Companies	425	13,540	101	500	123	320	64.0%	90	110	200	40.0%	40	120	160	32.0%	100	20.0%	40	8.0%
Window Accessory/Covering/Drapery Companies	588	6,730	154	1,220	57	780	63.9%	90	110	200	16.4%	40	590	630	51.6%	360	29.5%	30	2.5%
Answering Services/Mail Drops	801	1,520	276	110	232	70	63.6%	30	30	60	54.5%	10	10	20	18.2%	10	9.1%	30	27.3%
Insulation Companies	422	8,060	147	110	233	70	63.6%	20	20	40	36.4%	10	20	30	27.3%	20	18.2%	10	9.1%
Windows/Doors Installation and Service	447	55,190	25	1,750	42	1,110	63.4%	380	520	900	51.4%	100	220	320	18.3%	390	22.3%	160	9.1%
Boat Dealers/Marine Supplies	070	3,450	217	300	156	190	63.3%	40	90	130	43.3%	20	60	80	26.7%	80	26.7%	10	3.3%
Restaurants (excluding fast food restaurants)	217	6,410	162	790	86	500	63.3%	130	250	380	48.1%	70	130	200	25.3%	150	19.0%	60	7.6%
Apparel and Accessory Shops	500	8,950	137	1,490	47	940	63.1%	230	440	670	45.0%	110	280	390	26.2%	310	20.8%	130	8.7%
Oil and Lubrication Centers, Quick Service	023	7,370	151	540	113	340	63.0%	80	170	250	46.3%	70	90	160	29.6%	90	16.7%	40	7.4%
Business Opportunity Companies	105	47,250	34	890	77	560	62.9%	140	300	440	49.4%	90	120	210	23.6%	190	21.3%	40	4.5%
Auto Repair Shops - body/paint	012	36,640	45	2,150	30	1,350	62.8%	270	630	900	41.9%	180	450	630	29.3%	500	23.3%	110	5.1%
Auto Repair Shops - mech. (except transmission)	010	89,440	13	8,380	3	5,240	62.5%	960	2,460	3,420	40.8%	810	1,820	2,630	31.4%	1,820	21.7%	500	6.0%
Bridal Salons	504	6,130	165	400	137	250	62.5%	40	90	130	32.5%	50	130	180	45.0%	70	17.5%	20	5.0%
Charity - National	615	65,210	20	80	257	50	62.5%	10	20	30	37.5%	10	10	20	25.0%	20	25.0%	10	12.5%
Fast Food Restaurants (excluding franchise offers)	218	1,850	264	160	204	100	62.5%	40	50	90	56.3%	10	20	30	18.8%	30	18.8%	10	6.3%
Fund-Raising Companies, For-Profit	618	10,490	126	80	259	50	62.5%	20	20	40	50.0%		10	10	12.5%	30	37.5%		
Police/Fire/Fraternal	619	19,450	78	80	260	50	62.5%	20	30	50	62.5%		10	10	12.5%	20	25.0%		
Real Estate Appraisal Services	156	2,040	257	80	261	50	62.5%	20	10	30	37.5%	10	10	20	25.0%	20	25.0%	10	12.5%
Title Companies	158	1,630	274	80	263	50	62.5%	20	30	50	62.5%	10	10	20	25.0%	10	12.5%	10	12.5%
Toy Stores	582	770	298	80	264	50	62.5%	30	20	50	62.5%		10	10	12.5%	20	25.0%		

Table V, continued

Complaints Ranked by Settlement Index

Type of Business	Report Requests Code	Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Plumbing Contractors	438	32,300	52	1,840	37	1,140	62.0%	230	500	730	39.7%	190	410	600	32.6%	400	21.7%	100	5.4%
Rent-To-Own Companies	678	3,420	218	210	184	130	61.9%	30	60	90	42.9%	10	40	50	23.8%	60	28.6%	10	4.8%
Service Stations	005	8,560	140	1,440	50	890	61.8%	170	410	580	40.3%	150	310	460	31.9%	320	22.2%	90	6.3%
Sporting Goods/Bicycle Stores	577	2,440	245	340	152	210	61.8%	70	90	160	47.1%	20	50	70	20.6%	110	32.4%	10	2.9%
TV/Stereo/Radio/VCR Servicing Establishments	655	23,720	67	2,450	24	1,510	61.6%	350	730	1,080	44.1%	200	440	640	26.1%	600	24.5%	140	5.7%
Direct Selling - Photographers	525	3,260	225	250	163	160	61.5%	70	70	140	53.8%	20	30	50	19.2%	60	23.1%	30	11.5%
Moving/Storage Companies	650	42,860	38	2,230	26	1,370	61.4%	260	620	880	39.5%	250	490	740	33.2%	470	21.1%	140	6.3%
Funeral Related Services	631	5,950	169	360	142	220	61.1%	70	110	180	50.0%	30	50	80	22.2%	90	25.0%	20	5.6%
Timeshare Campground/Resort Companies	157	23,720	66	590	106	360	61.0%	140	130	270	45.8%	60	80	140	23.7%	100	16.9%	80	13.6%
Cleaning/Janitorial Services	639	12,300	113	410	135	250	61.0%	60	120	180	43.9%	30	80	110	26.8%	110	26.8%	20	4.9%
Camera Shops	506	2,110	254	280	161	170	60.7%	60	70	130	46.4%	30	30	60	21.4%	60	21.4%	10	3.6%
Vacation Certificate/Voucher Companies	908	109,020	7	910	75	550	60.4%	230	140	370	40.7%	90	180	270	29.7%	160	17.6%	120	13.2%
Office Equipment and Supplies	552	8,430	145	680	95	410	60.3%	120	180	300	44.1%	50	100	150	22.1%	180	26.5%	40	5.9%
Appliance Repair	610	25,840	54	2,710	21	1,630	60.1%	430	690	1,120	41.3%	200	510	710	26.2%	730	26.9%	160	5.9%
Air Charter Services	604	420	318	50	282	30	60.0%	10	10	20	40.0%		10	10	20.0%	20	40.0%		
Architects/Consulting Engineers	601	2,170	251	50	283	30	60.0%		10	10	20.0%		20	20	40.0%	10	20.0%		
Auto Driveaway/Transport Companies	035	5,780	173	200	187	120	60.0%	20	50	70	35.0%	30	60	90	45.0%	40	20.0%	10	5.0%
Book Stores	503	1,150	286	150	209	90	60.0%	40	40	80	53.3%	10	20	30	20.0%	40	26.7%	10	6.7%
Bookkeeping/Public Accountants/Accounting Services	658	4,500	194	150	210	90	60.0%	20	30	50	33.3%	20	30	50	33.3%	40	26.7%	10	6.7%
Computer Programming Services	643	4,010	201	150	211	90	60.0%	10	50	60	40.0%	10	20	30	20.0%	40	26.7%	10	6.7%
Convenience/Dairy Stores	213	470	315	50	284	30	60.0%	10	20	30	60.0%					10	20.0%	10	20.0%
General Membership/Lobbying	616	7,720	149	50	287	30	60.0%		20	20	40.0%		10	10	20.0%	20	40.0%		
Guard/Security Services	815	3,300	224	50	288	30	60.0%	10	10	20	40.0%		10	10	20.0%	10	20.0%	20	40.0%
Personal Services, Other	319	9,110	136	550	112	330	60.0%	110	140	250	45.5%	40	80	120	21.8%	100	18.2%	80	14.5%
Septic Tank Services/Installation	439	5,140	182	250	169	150	60.0%	60	30	90	36.0%	40	60	100	40.0%	50	20.0%	10	4.0%
Taxidermy	663	430	317	50	292	30	60.0%	10	10	20	40.0%		10	10	20.0%	20	40.0%		
Video Tape Rental/Sales	587	3,550	213	600	103	360	60.0%	90	170	260	43.3%	30	90	120	20.0%	190	31.7%	20	3.3%
Travel Agencies/Clubs/Discount Travel Services	675	86,490	15	2,620	22	1,560	59.5%	450	640	1,090	41.6%	240	470	710	27.1%	550	21.0%	270	10.3%
Attorneys/Legal Services	640	15,370	91	390	140	230	59.0%	40	120	160	41.0%	30	60	90	23.1%	80	20.5%	60	15.4%
Services, Other	899	105,810	8	4,940	7	2,910	58.9%	850	1,340	2,190	44.3%	290	720	1,010	20.4%	1,280	25.9%	450	9.1%
Employment Services/Temporary Agencies	625	91,280	11	1,070	70	630	58.9%	120	330	450	42.1%	200	180	380	35.5%	140	13.1%	110	10.3%
Car Wash Companies	006	2,040	256	340	145	200	58.8%	40	80	120	35.3%	50	80	130	38.2%	80	23.5%	10	2.9%
Satellite/Antenna Sales and Service	564	6,660	157	290	159	170	58.6%	50	70	120	41.4%	10	50	60	20.7%	90	31.0%	10	3.4%
Timeshare Campground/Resort Promotions	905	24,540	65	290	160	170	58.6%	80	60	140	48.3%	20	30	50	17.2%	70	24.1%	30	10.3%
Home Remodeling Contractors (general)	425	161,410	2	8,460	4	3,780	58.5%	1,020	1,840	2,860	44.3%	580	920	1,480	22.9%	1,560	24.1%	560	8.7%
Dry Cleaning/Laundry Companies	620	20,530	75	5,500	5	3,210	58.4%	710	1,510	2,220	40.4%	620	990	1,610	29.3%	1,440	26.2%	230	4.2%
Computer Sales/Service	512	48,680	32	2,080	32	1,210	58.2%	310	620	930	44.7%	150	280	430	20.7%	560	26.9%	160	7.7%
Upholstery Companies	685	10,633	124	1,860	35	1,080	58.1%	290	500	790	42.5%	180	280	460	24.7%	470	25.3%	130	7.0%
Florists	537	3,840	204	520	120	300	57.7%	70	120	190	36.5%	50	110	160	30.8%	140	26.9%	20	3.8%
Landscaping/Lawn Care/Tree Cutting	470	40,830	39	3,020	16	1,740	57.6%	840	720	1,560	45.0%	250	380	630	20.9%	810	26.8%	210	7.0%
Auto Air Conditioning	019	2,470	244	140	215	80	57.1%	10	30	40	28.6%	40	30	70	50.0%	20	14.3%	10	7.1%
Gift and Party Shops	541	1,110	289	140	219	80	57.1%	40	30	70	50.0%	10	10	20	14.3%	30	21.4%	10	7.1%
Parking Lots/Garages	852	520	314	70	261	40	57.1%		30	30	42.9%	10	10	20	28.6%	20	28.6%		
Pet and Pet Supply Shops	581	4,540	193	560	110	320	57.1%	70	140	210	37.5%	80	120	180	32.1%	140	25.0%	40	7.1%
Windshield/Glass Repair Shops, Auto	018	4,130	199	210	185	120	57.1%	40	40	80	38.1%	10	40	50	23.8%	70	33.3%	20	9.5%
Chimney Services	408	12,540	110	230	177	130	56.5%	40	50	90	39.1%	10	40	50	21.7%	70	30.4%	20	8.7%
Tanning Salons	327	3,040	230	230	179	130	56.5%	30	80	110	47.8%	10	30	40	17.4%	40	17.4%	40	17.4%
Freight Forwarders	634	940	296	160	208	90	56.3%	20	40	60	37.5%	20	20	40	25.0%	40	25.0%	10	6.3%
Media (TV, radio, newspaper and magazine)	541	5,710	175	340	148	190	55.9%	40	70	110	32.4%	30	90	120	35.3%	100	29.4%	30	8.8%
Credit Counseling Services	117	18,630	79	90	249	50	55.6%		40	40	44.4%	20	10	30	33.3%	20	22.2%		

Table V, continued

Complaints Ranked by Settlement Index

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Satisfied Assumed	Total Satisfied Number	%	Dissatisfied ---	Dissatisfied AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Delivery/Messenger Services	624	2,150	252	180	195	100	55.6%	20	50	70	38.9%	10	30	40	22.2%	50	27.8%	10	5.6%
Tuxedo/Gown Sales and Rentals	583	950	295	90	254	50	55.6%	10	10	20	22.2%	10	20	30	33.3%	30	33.3%		
Welding Services	454	1,630	275	90	255	50	55.6%	20	20	40	44.4%	10	10	20	22.2%	20	22.2%	10	11.1%
Photo Studios (except direct)	568	13,150	103	1,410	51	780	55.3%	230	390	620	44.0%	90	170	260	18.4%	410	29.1%	130	9.2%
Home Construction/Remodeling, Other	499	88,220	14	2,870	18	1,580	55.1%	410	730	1,140	39.7%	320	430	750	26.1%	870	30.3%	110	3.8%
Advertising Specialty Companies	901	52,220	27	1,200	59	660	55.0%	170	360	530	44.2%	70	120	190	15.8%	270	22.5%	180	15.8%
Catering Services	211	1,780	270	110	234	60	54.5%	20	20	40	36.4%	10	20	30	27.3%	40	36.4%	10	9.1%
Porch and Patio/Deck Sales and Services	471	2,900	234	110	240	60	54.5%	20	20	40	36.4%	10	20	30	27.3%	40	36.4%	10	9.1%
Professional Services, Other	669	8,080	146	220	182	120	54.5%	20	50	70	31.8%	10	40	50	22.7%	60	27.3%	40	18.2%
Hobby/Craft Shops	543	1,380	282	240	172	130	54.2%	40	50	90	37.5%	10	40	50	20.8%	80	33.3%	20	8.3%
Tax Preparation Services	668	6,430	161	240	175	130	54.2%	20	70	90	37.5%	20	40	60	25.0%	90	37.5%	10	4.2%
Advertising/Marketing Agencies	602	18,500	82	850	80	460	54.1%	100	210	310	36.5%	40	150	190	22.4%	280	32.9%	70	8.2%
House Apartment Rental by Individual	152	4,610	191	520	121	280	53.8%	50	160	210	40.4%	60	70	130	25.0%	150	28.8%	20	3.8%
Repair Facilities, Other	029	8,440	144	540	115	290	53.7%	40	170	210	38.9%	60	80	140	25.9%	150	27.8%	40	7.4%
Entertainment Services (e.g., DJ's)	621	3,610	210	320	154	170	53.1%	40	90	130	40.6%	30	50	80	25.0%	100	31.3%	20	6.3%
Antique Shops	501	2,020	258	190	192	100	52.6%	30	30	60	31.6%	20	40	60	31.6%	60	31.6%	10	5.3%
Printing/Copying/Typesetting Companies	567	6,720	156	420	133	220	52.4%	60	90	150	35.7%	60	70	130	31.0%	120	28.6%	20	4.8%
Wrecking/Salvage Services	025	2,220	250	210	186	110	52.4%	20	50	70	33.3%	20	50	70	33.3%	60	28.6%	20	9.5%
Promotions - Prize Offers, Other	909	59,950	22	440	131	230	52.3%	40	140	180	40.9%	40	50	90	20.5%	110	25.0%	60	13.6%
Funeral Directors	630	4,360	186	230	178	120	52.2%	30	80	110	47.8%	40	10	50	21.7%	30	13.0%	40	17.4%
Roofing and Guttering Service/Sheet Metal	440	137,250	4	3,820	10	1,950	51.3%	600	870	1,470	38.5%	330	480	820	21.5%	1,100	28.8%	430	11.3%
Aircraft Services, Miscellaneous	089	533	313	40	293	20	50.0%		20	20	50.0%					10	25.0%	10	25.0%
Auctions/Auctioneers	607	1,430	280	120	225	60	50.0%	10	30	40	33.3%	10	20	30	25.0%	20	16.7%	30	25.0%
Bakeries	201	630	308	80	256	40	50.0%	10	10	20	25.0%	20	20	40	50.0%	20	25.0%		
Boat Manufacturers	071	370	324	20	309	10	50.0%									10	50.0%		
Commodities Brokers and Dealers	107	3,660	209	60	270	30	50.0%	20	10	30	50.0%					10	16.7%	10	16.7%
Credit Card Protection Services	116	6,870	153	60	271	30	50.0%	10	20	30	50.0%		10	10	16.7%	10	16.7%	10	16.7%
Drywall/Plastering Companies	409	2,850	241	100	241	50	50.0%	30	10	40	40.0%	10	20	30	30.0%	30	30.0%		
Energy Savings/Management Companies	423	3,490	216	60	272	30	50.0%	10	10	20	33.3%	10	10	20	33.3%	20	33.3%		
Importers/Exporters	638	1,480	277	40	296	20	50.0%	10		10	25.0%		10	10	25.0%	20	50.0%		
Invention Marketing Companies	827	12,560	108	20	315	10	50.0%		10	10	50.0%					10	50.0%		
Marine Construction/Pilings, Docks, etc	075	1,060	292	20	316	10	50.0%					10		10	50.0%				
Marine Electrical Service	076	110	330	20	317	10	50.0%						10	10	50.0%	10	50.0%		
Marine Electronic Equipment/supplies	077	110	331	20	318	10	50.0%		10	10	50.0%					10	50.0%		
Marine Sales/Services, Other	079	420	321	60	274	30	50.0%		20	20	33.3%		10	10	16.7%	30	50.0%		
Nursing Services (including in-home care)	331	3,720	207	40	300	20	50.0%		10	10	25.0%	10	10	20	50.0%				
Oil and Gas Leases and Lotteries	144	1,360	254	20	319	10	50.0%		10	10	50.0%		10	10	50.0%				
Porcelain/Fiberglass Refinishing Companies	462	4,710	190	100	245	50	50.0%	10	20	30	30.0%	10	10	20	20.0%	40	40.0%		
Private Investigation Services	677	2,710	239	60	276	30	50.0%		10	10	16.7%	10	10	20	33.3%	20	33.3%		
Resume Services	684	1,850	266	60	278	30	50.0%		10	10	16.7%	10	10	20	33.3%	20	33.3%	10	16.7%
Secretarial Services	685	710	301	20	320	10	50.0%									10	50.0%		
Self-defense Studios	324	920	297	60	280	30	50.0%					10	20	30	50.0%	10	16.7%		
Shoe Repair Service	657	580	312	80	262	40	50.0%	10	20	30	37.5%	10	10	20	25.0%	30	37.5%		
Solar Heating and Cooling	442	3,020	232	60	281	30	50.0%	10	10	20	33.3%	10	10	20	33.3%	20	33.3%		
Tobacco Stores	581	200	327	20	321	10	50.0%		10	10	50.0%		10	10	50.0%				
Tourist Attractions/Theme Parks	656	1,850	267	140	221	70	50.0%	20	40	60	42.9%	10	10	20	14.3%	40	28.6%	10	7.1%
Limousine/Taxi/Bus Services	629	7,580	150	600	101	280	46.3%	90	100	190	31.7%	40	90	130	21.7%	220	36.7%	50	8.3%
Directories (e.g., yellow pages)	633	8,873	138	500	122	240	48.0%	90	100	190	38.0%	70	60	130	26.0%	120	24.0%	60	12.0%
Credit Repair Services/Secured Credit Companies	118	36,390	46	480	128	230	47.9%	40	130	170	35.4%	30	60	90	18.8%	180	37.5%	50	10.4%
Work-at-Home Companies	148	176,060	1	1,450	49	690	47.6%	220	400	620	42.8%	60	70	130	9.0%	580	40.0%	120	8.3%

Table V, continued

Complaints Ranked by Settlement Index

Type of Business	Code	Report Requests Number	Rank	Complaints Number	Rank	Settled Number	%	Satisfied Positive	Assumed	Total Satisfied Number	%	Dissatisfied ---	AJR*	Total Dissatisfied Number	%	No Response Number	%	Unpursuable Number	%
Masonry/Cement/Surface Refinishing	407	13,810	99	590	105	280	47.5%	70	120	190	32.2%	40	100	140	23.7%	210	35.6%	50	8.5%
Seminars	687	11,230	120	530	118	250	47.2%	60	150	210	39.6%	40	30	70	13.2%	140	26.4%	100	18.9%
Art Galleries	502	1,700	272	150	208	70	46.7%	30	30	60	40.0%	20	20	40	26.7%	40	26.7%	10	6.7%
Sweepstakes, Contests, & Games (not for Charities)	904	118,630	5	560	108	270	46.6%	40	150	190	32.8%	200	80	280	48.3%	70	12.1%	40	6.9%
Paving Contractors	435	25,790	83	1,140	65	530	46.5%	200	180	380	33.3%	100	150	250	21.9%	380	33.3%	130	11.4%
Handyman, General	488	5,790	172	280	162	130	46.4%	30	50	80	28.6%	30	50	80	28.6%	90	32.1%	30	10.7%
Auto Brokers/Listing Services	030	4,910	188	130	222	60	46.2%	20	20	40	30.8%	10	20	30	23.1%	50	38.5%	10	7.7%
Boat Repair and Services	072	2,490	243	130	223	60	46.2%	10	20	30	23.1%	10	30	40	30.8%	30	23.1%	20	15.4%
Mobile Home Services	431	4,500	195	260	165	120	46.2%	30	50	80	30.8%	30	50	80	30.8%	80	30.8%	30	11.5%
Financial Advisory Services/Business Consultants	152	32,930	50	350	143	160	45.7%	20	90	110	31.4%	20	50	70	20.0%	80	22.9%	80	22.9%
Home Inspection Services	151	4,100	200	110	238	50	45.5%	10	20	30	27.3%	10	20	30	27.3%	30	27.3%	20	18.2%
Painting/Wallpapering Contractors	432	22,990	68	1,340	53	600	44.8%	120	320	440	32.8%	160	160	320	23.9%	460	34.3%	130	9.7%
Amusement Parks	606	420	319	90	248	40	44.4%	10	20	30	33.3%	10		10	11.1%	40	44.4%		
Towing Shops	024	3,400	221	540	116	240	44.4%	20	140	160	29.6%	60	80	140	25.9%	190	35.2%	50	9.3%
Financial Aid/Scholarship Companies	163	25,980	62	250	167	110	44.0%	30	60	90	36.0%		30	30	12.0%	90	36.0%	40	16.0%
Carpenters	406	5,130	183	230	176	100	43.5%	20	60	80	34.8%	20	20	40	17.4%	90	39.1%	20	8.7%
Beauty Pageants	608	4,190	198	70	266	30	42.9%	20	10	30	42.9%	10		10	14.3%	20	28.6%		
Tailoring/Alterations	664	700	304	120	230	50	41.7%	10	20	30	25.0%	10	20	30	25.0%	50	41.7%	10	8.3%
Market Research (survey) Companies	645	5,940	170	170	197	70	41.2%	60	10	70	41.2%	10		10	5.9%	80	47.1%	10	5.9%
Coupon Book Promotions	622	14,050	97	220	181	90	40.9%	40	40	80	36.4%		10	10	4.5%	100	45.5%	30	13.6%
Job Listing/Advisory Services	628	55,700	24	440	130	180	40.9%	30	120	150	34.1%	30	40	70	15.9%	180	40.9%	50	11.4%
Framing/Art Supply Shops	538	450	316	50	288	20	40.0%	10	10	20	40.0%					30	60.0%		
Investment and Business Brokers/Dealers	155	18,840	78	150	212	60	40.0%	10	40	50	33.3%	40	10	50	33.3%	30	20.0%	20	13.3%
Marketing Research Companies	902	12,810	108	50	289	20	40.0%	10	10	20	40.0%		10	10	20.0%	10	20.0%	10	20.0%
Itinerant (door-to-door) Workmen	489	3,010	233	30	304	10	33.3%					10		10	33.3%	10	33.3%	10	33.3%
Carpet/Upholstery Cleaning	613	53,830	26	3,670	11	1,200	32.7%	290	480	770	21.0%	1710	420	2,130	58.0%	550	15.0%	210	5.7%
Business to Business Services, Other	899	13,010	105	920	74	300	32.6%	130	120	250	27.2%	30	50	80	8.7%	250	27.2%	330	35.9%
Unclaimed Funds Retrieval Services	170	28,520	55	130	224	30	23.1%	10	20	30	23.1%	10		10	7.7%	80	61.5%	10	7.7%
Loan Brokers/Advance Fee Brokers	166	114,160	6	2,000	33	400	20.0%	40	270	310	15.5%	80	90	170	8.5%	690	34.5%	830	41.5%
Real Estate, Other	159	10,100	128	500	124	80	16.0%	20	40	60	12.0%	10	20	30	6.0%	20	4.0%	380	76.0%
Business Construction/Office Remodeling	805	560	311	20	310								10	10	50.0%	10	50.0%		
Pyramid Companies	147	4,920	187	10	330							10		10	100.0%				
Smoking Cessation Clinics	326	700	303	10	331				10	10	100.0%								
Ponzi Schemes/Chain Letters	142	1,970	252																
Not Elsewhere Classified	999	1,184,070		11,880				1,630	3,160	4,790		730	1,410			3,800		3,290	

* Totals may not add due to rounding.

DEFINITIONS FOR CLOSED COMPLAINT CATEGORIES AND METHODOLOGY FOR "SETTLEMENT INDEX"

The following definitions explain the CBBB Annual Statistical Report by Type of Business (Table IV), which includes the numbers and rankings of inquiries and complaints and the complaint settlement indices for 327 types of business.

PRESENTED COMPLAINTS Complaints which a Bureau brings to the attention of a business (either orally or in writing) for the purpose of eliciting its response are, when concluded, categorized under this general heading.

Presented complaints are categorized by the Type of Business involved, under the major categories of RESPONSE, NO RESPONSE and UNPURSUABLE.

RESPONSE - The business replies to the presentation of the complaint either by contacting the Bureau, Bureau and customer, or customer only. Complaints which receive a business response are further categorized according to the customer's satisfaction with that response.

SATISFIED (POSITIVE) is based on complainant's direct statement of satisfaction. The complainant must return the BBB verification form marked "Basically Satisfied" or call the Bureau with equivalent information.

SATISFIED (ASSUMED) is based on complainant's failure to return the BBB verification form or otherwise notify the Bureau of the complaint's status within a designated number of days from its receipt. (Satisfaction is only assumed when the company responds to the Bureau. Satisfaction cannot be assumed if both the company and the customer fail to answer.)

DISSATISFIED is based on complainant's direct statement of dissatisfaction. The complainant must return the BBB verification form marked "Basically Dissatisfied" or call the Bureau with equivalent information.

DISSATISFIED (AJR) is based on the BBB judgment that, while the customer has directly stated that he/she is "Basically Dissatisfied," the company did all that it reasonably had a responsibility to do in handling the complaint. The company response is, therefore, "Administratively Judged Responsible" (AJR). The AJR designation is only used when there is clear and compelling evidence that the customer has been unreasonable in his/her expectations or when the facts show the complaint to be without validity.

NO RESPONSE - No reply by the business to the Bureau or customer.

UNPURSUABLE - Cases which are presented, but result only in knowledge that the company is out of business, cannot be located or is bankrupt without consumer recourse available.

The "SETTLEMENT INDEX" is calculated by adding (Satisfied-Positive) + (Satisfied-Assumed) + (Dissatisfied, but Administratively Judged Responsible) and dividing by the total Presented Complaints.

COUNCIL OF BETTER BUSINESS BUREAUS, INC.
4200 Wilson Boulevard, Arlington, Virginia 22203
703-276-0100